



STIC Search Report

EIC 3600

STIC Database Tracking Number: 125189

TO: Harish T Dass
Location: Pk. 5, 7D21
Art Unit: 3628
Thursday, June 24, 2004 ✓

Case Serial Number: 09/724039

From: Caryn Wesner-Early
Location: EIC 3600
PK5-Suite 804
Phone: 306-5967

caryn.wesner@uspto.gov

Search Notes

If a modification or re-focus of this search is needed, please let me know.

Caryn S. Wesner-Early, MSLS
Technical Information Specialist
EIC 3600, US Patent & Trademark Office
Phone: (703) 306-5967
Fax: (703) 306-5758
caryn.wesner@uspto.gov



15

STIC EIC 3600 Search Request Form

125189

Today's Date: Priority Date: 11/28/00 For 705 Searches list subclass: 30

Your Name Harish Dass
AU 3628 Examiner # 79274
Room # 7D21 Phone 305-4694
Serial # 09/724039

Is this a Rush? YES NO PLEASE RUSH
SPE's Signature George H. Butcher (3526)
Is this a first action amendment? YES NO
Is this a refocus? YES NO
Access #

What is the focus of this search? Please include concepts, synonyms etc.
Attach a copy of the abstract, pertinent claims and your East search strategy. Thanks.

See Attached pages

g06f-017?

George H. Butcher

STIC Searcher _____ Phone _____
Date picked up _____ Date completed _____





STIC Search Results Feedback Form

EIC 3600

Questions about the scope or the results of the search? Contact *the EIC searcher or contact:*

Karen Lehman, EIC 3600 Team Leader
306-5783, PK5- Suite 804

Voluntary Results Feedback Form

➤ I am an examiner in Workgroup: Example: 3620 (optional)

➤ Relevant prior art **found**, search results used as follows:

- ☐ 102 rejection
- ☐ 103 rejection
- ☐ Cited as being of interest.
- ☐ Helped examiner better understand the invention.
- ☐ Helped examiner better understand the state of the art in their technology.

Types of relevant prior art found:

- ☐ Foreign Patent(s)
- ☐ Non-Patent Literature
(journal articles, conference proceedings, new product announcements etc.)

➤ Relevant prior art **not found**:

- ☐ Results verified the lack of relevant prior art (helped determine patentability).
- ☐ Results were not useful in determining patentability or understanding the invention.

Comments:

Drop off or send completed forms to EIC3600 PK5 Suite 804



con·vey·ance

con·vey·ance (kən-vā'əns) *noun*

1. The act of conveying.
2. A means of conveying, especially a vehicle for transportation.
3. *Law.* **a.** Transfer of title to property from one person to another. **b.** The document by which a property transfer is effected.

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? show files;ds

File 347:JAPIO Nov 1976-2004/Feb(Updated 040607)
(c) 2004 JPO & JAPIO
File 348:EUROPEAN PATENTS 1978-2004/Jun W02
(c) 2004 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20040617,UT=20040610
(c) 2004 WIPO/Univentio
File 350:Derwent WPIX 1963-2004/UD,UM &UP=200439
(c) 2004 Thomson Derwent
File 371:French Patents 1961-2002/BOPI 200209
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File 120:U.S. Copyrights 1978-2004/Jun 22
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File 65:Inside Conferences 1993-2004/Jun W3
(c) 2004 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2004/May
(c) 2004 The HW Wilson Co.
File 233:Internet & Personal Comp. Abs. 1981-2003/Sep
(c) 2003 EBSCO Pub.
File 474:New York Times Abs 1969-2004/Jun 22
(c) 2004 The New York Times
File 475:Wall Street Journal Abs 1973-2004/Jun 22
(c) 2004 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group
File 256:SoftBase:Reviews,Companies&Prods. 82-2004/May
(c)2004 Info.Sources Inc
File 139:EconLit 1969-2004/Jun
(c) 2004 American Economic Association
File 9:Business & Industry(R) Jul/1994-2004/Jun 22
(c) 2004 The Gale Group
File 15:ABI/Inform(R) 1971-2004/Jun 23
(c) 2004 ProQuest Info&Learning
File 16:Gale Group PROMT(R) 1990-2004/Jun 23
(c) 2004 The Gale Group
File 20:Dialog Global Reporter 1997-2004/Jun 23
(c) 2004 The Dialog Corp.
File 148:Gale Group Trade & Industry DB 1976-2004/Jun 23
(c)2004 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2004/Jun 23
(c) 2004 The Gale Group
File 476:Financial Times Fulltext 1982-2004/Jun 23
(c) 2004 Financial Times Ltd
File 610:Business Wire 1999-2004/Jun 23
(c) 2004 Business Wire.
File 613:PR Newswire 1999-2004/Jun 23
(c) 2004 PR Newswire Association Inc
File 621:Gale Group New Prod.Annou.(R) 1985-2004/Jun 23
(c) 2004 The Gale Group

File 624:McGraw-Hill Publications 1985-2004/Jun 18
(c) 2004 McGraw-Hill Co. Inc
File 634:San Jose Mercury Jun 1985-2004/Jun 22
(c) 2004 San Jose Mercury News
File 636:Gale Group Newsletter DB(TM) 1987-2004/Jun 22
(c) 2004 The Gale Group
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc
File 267:Finance & Banking Newsletters 2004/Jun 18
(c) 2004 The Dialog Corp.
File 268:Banking Info Source 1981-2004/Jun W1
(c) 2004 ProQuest Info&Learning
File 625:American Banker Publications 1981-2004/Jun 23
(c) 2004 American Banker
File 626:Bond Buyer Full Text 1981-2004/Jun 23
(c) 2004 Bond Buyer
File 13:BAMP 2004/May W5
(c) 2004 The Gale Group
File 75:TGG Management Contents(R) 86-2004/Jun W2
(c) 2004 The Gale Group

Set	Items	Description
S1	8	AU='BUTCHER G'
S2	3	AU='BUTCHER G H'
S3	0	AU='BUTCHER GEORGE'
S4	20	AU='BUTCHER, G':AU='BUTCHER, G.'
S5	8	AU='BUTCHER, G.H.'
S6	11	AU='BUTCHER, GEORGE':AU='BUTCHER, GEORGE, 1934-'
S7	50	S1_OR_S2_OR_S3_OR_S4_OR_S5_OR S6
S8	11	S7 FROM 347,348,349,350,371
S9	11	IDPAT (sorted in duplicate/non-duplicate order)
S10	11	IDPAT (primary/non-duplicate records only)
S11	39	S7 NOT S8
S12	0	CREDIT? OR OBLIGATION? OR PAYMENT? ?
S13	2	POOL? OR DEFAULT? OR SUBORDINATE? ?
S14	0	S11 AND S13

10/AN,AZ,TI/1 (Item 1 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

015069825

Fluid composition packaging method includes selecting and inserting fluid absorbent substrate into fluid impermeable container, impregnating substrate with fluid composition and sealing container

Local Applications (No Type Date): WO 2002GB3033 A 20020702

Priority Applications (No Type Date): GB 200116868 A 20010711

10/AN,AZ,TI/2 (Item 2 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014998475

Protection coating repair apparatus for food or beverage can end has transfer belt which conveys converted can end to repair agent application station and repair agent curing station

Local Applications (No Type Date): WO 2002US15592 A 20020517; US 2001291692 P 20010517; US 2002150593 A 20020517

Priority Applications (No Type Date): US 2001291692 P 20010517; US 2002150593 A 20020517

10/AN,AZ,TI/3 (Item 3 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014817420

Assessment system of investment potential to assess companies using geographical location stage and analysis stage to determine potential of company shares

Local Applications (No Type Date): GB 20014772 A 20010227; AU 200218046 A 20020222; EP 2002250940 A 20020212; US 200237134 A 20020104; CA 2372901 A 20020221

Priority Applications (No Type Date): GB 20014772 A 20010227

10/AN,AZ,TI/4 (Item 4 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014687699

Metallic surface corrosion resistance improving method, involves contacting uncured coating on metallic surface with aqueous rinse comprising source(s) of IIA or IIB group metal cations and phosphate sources

Local Applications (No Type Date): WO 2001US43662 A 20011121; US 2000252799 P 20001122; US 2001990066 A 20011121; AU 200217806 A 20011121; US 2000252799 P 20001122; US 2001990066 A 20011121; EP 2001997362 A 20011121; WO 2001US43662 A 20011121; BR 200115515 A 20011121; WO 2001US43662 A 20011121; CN 2001819341 A 20011121

Priority Applications (No Type Date): US 2000252799 P 20001122; US 2001990066 A 20011121

10/AN,AZ,TI/5 (Item 5 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

013979801

Modular tooling system for conversion press, has retaining unit that maintains insert in tooling holder and having bushing arranged between

insert and tooling member

Local Applications (No Type Date): US 98103178 A 19981006; US 99382540 A 19990825
Priority Applications (No Type Date): US 98103178 P 19981006; US 99382540 A 19990825

10/AN,AZ,TI/6 (Item 6 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

013506819

Swimming pool skimmer cleaner includes screw(s) positioned within a skimmer beneath the water level, and a driving mechanism that rotates the screw

Local Applications (No Type Date): US 98178807 A 19981026; US 99458526 A 19991213
Priority Applications (No Type Date): US 98178807 A 19981026; US 99458526 A 19991213

10/AN,AZ,TI/7 (Item 7 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

013064992

Swimming pool skimmer device that is automated

Local Applications (No Type Date): US 98178807 A 19981026
Priority Applications (No Type Date): US 98178807 A 19981026

10/AN,AZ,TI/8 (Item 8 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

012687014

Die tool analysis and thermal adjustment system for beverage can manufacturing process

Local Applications (No Type Date): US 9870709 A 19980430
Priority Applications (No Type Date): US 9870709 A 19980430

10/AN,AZ,TI/9 (Item 9 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

010525440

Peroxide-free tooth cleaning and whitening compsn. - contains non-toxic chlorate and chlorite salts, pref. in ratio giving synergistic whitening effect, in mainly non-aq. carrier.

Local Applications (No Type Date): GB 9410224 A 19940521; GB 9410224 A 19940521
Priority Applications (No Type Date): GB 9410224 A 19940521

10/AN,AZ,TI/10 (Item 10 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

007093666

Improvements in artificial flowers supplying desirable useful odours - the plants having stem connected to petals-leaves supplying odoriferous substances in wide range of forms

Local Applications (No Type Date): WO 86GB567 A 19860922; GB 8622764 A 19860922; EP 86905871 A 19860922

Priority Applications (No Type Date): GB 8523316 A 19850920

10/AN,AZ,TI/11 (Item 11 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

004106729

Two-armed catapult construction - has arms connected by elastomeric
tubes, engaging in friction fit over pair of fixers
Local Applications (No Type Date): GB 844801 A 19840223
Priority Applications (No Type Date): GB 835040 A 19830223; GB 844801 A
19840223

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File 347:JAPIO Nov 1976-2004/Feb(Updated 040607)

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File 350:Derwent WPIX 1963-2004/UD,UM &UP=200439

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File 371:French Patents 1961-2002/BOPI 200209

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Set	Items	Description
S1	20310	CREDIT? ? OR (POOL? ? OR GROUP? ? OR COLLECTIVE? ?) (3N) OBLIGATION?
S2	731	S1(5N) (TWO OR 2 OR SECOND OR 2ND OR DOUBLE? ? OR TWOFOLD OR DUAL OR PAIR OR TWIN)
S3	96	SUBORDINATE? ?(3N) (POOL? ? OR HOLDER? ? OR GROUP? ? OR COLLECTIVE? ?)
S4	1430	TRANCHE OR TRANCH OR COLLATERALIZED()MORTGAGE()OBLIGATION? ? OR CMO OR MORTGAGE()BACKED()SECURIT??? OR REAL()ESTATE()MORTGAGE()INVESTMENT()CONDUIT OR REMIC OR (INVESTMENT()GRADE) (3N-) (MORTGAGE()BOND)
S5	633	(SUPPORT OR COMPANION OR SUBORDINATE) (3N) (BOND? ? OR PLANNED()AMORTIZATION()CLASS OR PAC)
S6	0	S2(10N) (S3 OR S4 OR S5)
S7	0	S2 AND (S3 OR S4 OR S5)
S8	281066	IC=G06F-017?
S9	322	S2 AND S8
S10	921921	SUBORDINATE? OR TRANCH? OR GROUP? OR COMPANION OR CMO OR P-
	AC	
S11	8	S9 AND S10 }
S12	8	IDPAT (sorted in duplicate/non-duplicate order)
S13	7	IDPAT (primary/non-duplicate records only)

13/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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016011128 **Image available**
WPI Acc No: 2004-168979/200416
Related WPI Acc No: 2002-227094; 2004-419524
XRPX Acc No: N04-134887

Computer-readable storage medium for disintermediated financial transaction system stores program that creates transaction markets of financial instruments to enable end customers to transact directly between and among themselves

Patent Assignee: IP STRATEGIC INC (IPST-N); IP STRATEGY INC (IPST-N)

Inventor: NISHIMAKI M

Number of Countries: 032 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20040030624	A1	20040212	WO 2000JP5405	A	20000811	200416 B
			US 200288742	A	20020322	
			US 2003449224	A	20030529	
EP 1429269	A2	20040616	EP 200378720	A	20031125	200439

Priority Applications (No Type Date): JP 2002341739 A 20021126; JP 2000222421 A 20000724

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20040030624	A1		51	G06F-017/60	CIP of application WO 2000JP5405 CIP of application US 200288742
EP 1429269	A2	E		G06F-017/60	

Designated States (Regional): AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR

Abstract (Basic):

... creates transaction markets of financial instruments through the Internet (25). End customers selected from a **group** consisting of end capital managers, end capital raisers and end capital transactors can complete financial...

... changed. Mechanisms for determining interest rates can be corrected. End capital managers are released from **dual credit** risks. Conflicts of interests can be solved. Fees payable to intermediaries can be eliminated. New...

International Patent Class (Main): G06F-017/60

13/3,K/4 (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014331619 **Image available**
WPI Acc No: 2002-152322/200220
XRPX Acc No: N02-115689

Rate determining system of principal guarantee for financial business, organizes several independent credit groups based on extracted obligor's credit data

Patent Assignee: ORIKKUSU KK (ORIK-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001338129	A	20011207	JP 2000158460	A	20000529	200220 B

Priority Applications (No Type Date): JP 2000158460 A 20000529

Patent Details:

Patent No	Kind	Lang	Pg	Main IPC	Filing Notes
JP 2001338129	A		9	G06F-017/60	

**Rate determining system of principal guarantee for financial business,
organizes several independent credit groups based on extracted
obligor's credit data**

Abstract (Basic):

... The credit data of an obligor, stored in a **credit** data memory
(2), is extracted. Based on the extracted obligor's credit data,
independent credit **group** assembly (3) organizes several independent
credit **groups** which are related to the credit data, and stored in an
independent credit **group** memory (5).

... **Credit** data memory (2)

...

...Independent credit **group** assembly (3...

...Independent credit **group** memory (5

...Title Terms: **GROUP** ;

International Patent Class (Main): **G06F-017/60**

International Patent Class (Additional): **G06F-017/30**

13/3,K/7 (Item 7 from file: 347)

DIALOG(R)File 347:JAPIO

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06577685 **Image available**

CREDIT PROCESSOR

PUB. NO.: 2000-163476 [JP 2000163476 A]

PUBLISHED: June 16, 2000 (20000616)

INVENTOR(s): UCHIYAMA MASAMI

APPLICANT(s): TOSHIBA TEC CORP

APPL. NO.: 10-337439 [JP 98337439]

FILED: November 27, 1998 (19981127)

INTL CLASS: **G06F-017/60** ; G07G-001/12

ABSTRACT

... of trade reference of credit settlement of accounts using a credit card
issued by a **subordinate** credit company without making worse the process
efficiency of credit settlement of accounts using a...

... inquiry information of credit settlement of accounts using the credit
card issued by the main **credit** company and a **2nd** upper-limit amount
corresponding to section information showing approved inquiry information
on credit settlement of...

13/AN,AZ,TI/1 (Item 1 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

016011128

Computer-readable storage medium for disintermediated financial transaction system stores program that creates transaction markets of financial instruments to enable end customers to transact directly between and among themselves

Local Applications (No Type Date): WO 2000JP5405 A 20000811; US 200288742 A 20020322; US 2003449224 A 20030529; EP 200378720 A 20031125
Priority Applications (No Type Date): JP 2002341739 A 20021126; JP 2000222421 A 20000724

13/AN,AZ,TI/2 (Item 2 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

015535505

Financial product/service marketing method e.g. for credit card account, involves selecting pair of different marketing packs, with difference between their attribute values satisfying specific marketing distance criterion

Local Applications (No Type Date): US 200112381 A 20011212
Priority Applications (No Type Date): US 200112381 A 20011212

13/AN,AZ,TI/3 (Item 3 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

014613944

Advertising brochure targeting method to credit card holding subscriber of periodical, involves printing brochure versions such that each printed version includes personalized information unique to subscriber

Local Applications (No Type Date): US 9874461 A 19980508; US 2000497180 A 20000203; US 2000747950 A 20001227
Priority Applications (No Type Date): US 2000747950 A 20001227; US 9874461 A 19980508; US 2000497180 A 20000203

13/AN,AZ,TI/4 (Item 4 from file: 350)

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014331619

Rate determining system of principal guarantee for financial business, organizes several independent credit groups based on extracted obligor's credit data

Local Applications (No Type Date): JP 2000158460 A 20000529
Priority Applications (No Type Date): JP 2000158460 A 20000529

13/AN,AZ,TI/5 (Item 5 from file: 350)

DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

009981753

Security system for credit card dispatch system - requires new credit card to be validated at retail outlet by timed sequence requiring use of existing credit card to validate user

Local Applications (No Type Date): WO 93CA560 A 19931224; WO 93CA560 A 19931224; EP 94902583 A 19931224; US 92999121 A 19921231; WO 93CA560 A 19931224; US 95464738 A 19950622; WO 93CA560 A 19931224; EP 94902583 A

19931224; DE 612743 A 19931224; WO 93CA560 A 19931224; EP 94902583 A
19931224; CA 2152470 A 19931224; WO 93CA560 A 19931224
Priority Applications (No Type Date): US 92999121 A 19921231; US 95464738 A
19950622

13/AN,AZ,TI/6 (Item 6 from file: 350)
DIALOG(R)File 350:(c) 2004 Thomson Derwent. All rts. reserv.

007813283

**Programmable user identification card circuit - allows auxiliary
programme by card holder for limited use by second person**
Local Applications (No Type Date): EP 88114507 A 19880906; US 8794379 A
19870908; US 89316233 A 19890227; HU 884613 A 19880907; SU 4894059 A
19901226
Priority Applications (No Type Date): US 8794379 A 19870908; US 89316233 A
19890227

13/AN,AZ,TI/7 (Item 7 from file: 347)
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06577685
CREDIT PROCESSOR

APPL. NO.: 10-337439 [JP 98337439]

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File 348:EUROPEAN PATENTS 1978-2004/Jun W02

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File 349:PCT FULLTEXT 1979-2002/UB=20040617,UT=20040610

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Set	Items	Description
S1	23637	CREDIT? ? OR (POOL? ? OR GROUP? ? OR COLLECTIVE? ?) (3N)OBL- IGATION?
S2	2918	S1(5N) (TWO OR 2 OR SECOND OR 2ND OR DOUBLE? ? OR TWOFOLD OR DUAL OR PAIR OR TWIN)
S3	91	SUBORDINATE? ?(3N) (POOL? ? OR HOLDER? ? OR GROUP? ? OR COL- LECTIVE? ?)
S4	9761	TRANCHE OR TRANCH OR COLLATERALIZED()MORTGAGE()OBLIGATION? ? OR CMO OR MORTGAGE()BACKED()SECURIT??? OR REAL()ESTATE()MOR- TGAGE()INVESTMENT()CONDUIT OR REMIC OR (INVESTMENT()GRADE) (3N-) (MORTGAGE() BOND)
S5	1273	(SUPPORT OR COMPANION OR SUBORDINATE) (3N) (BOND? ? OR PLANN- ED()AMORTIZATION()CLASS OR PAC)
S6	1	S2(10N) (S3 OR S4 OR S5)
S7	44811	IC=G06F-017?
S8	1035	S2 AND S7
S9	666011	SUBORDINATE? OR TRANCH? OR GROUP? OR COMPANION OR CMO OR P- AC
S10	658	S8 AND S9
S11	43	S8(10N)S9
S12	48	S2 AND (S3 OR S4 OR S5)
S13	77	S11 OR S12
S14	14	S11 AND S12
S15	14	S6 OR S14
S16	14	IDPAT (sorted in duplicate/non-duplicate order)
S17	14	IDPAT (primary/non-duplicate records only)

17/3,K/1 (Item 1 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

01056423 **Image available**
DERIVATIVES HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING EXCHANGE
THEREFOR

PRODUITS DERIVES PRESENTANT DES RENDEMENTS AJUSTABLES BASES SUR LA DEMANDE
ET ECHANGES COMMERCIAUX ASSOCIES

Patent Applicant/Assignee:

LONGITUDE INC, 650 Fifth Avenue, New York, NY 10019, US, US (Residence),
US (Nationality)

Inventor(s):

LANGE Jeffrey, 3 East 84th Street, Apt. 3, New York, NY 10028, US,
BARON Kenneth, 51 West 86th Street, Apt. 602, New York, NY 10024, US,

Legal Representative:

WEISS Charles A (et al) (agent), Kenyon & Kenyon, One Broadway, New York,
NY 10004, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200385491 A2-A3 20031016 (WO 0385491)

Application: WO 2003US7990 20030313 (PCT/WO US03007990)

Priority Application: US 2002115505 20020402

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE
SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 136258

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... contractual devices, which may be costly, are customarily employed to
manage derivatives and insurance counterparty **credit** risk.

(2) Regulatory Requirements: Regulatory bodies, such as the Federal
Reserve, Comptroller of the Currency, the Commodities...

Claim

... returns, it will frequently be subject to varying degrees of market
risk (as well as **credit** risk, in some cases). In a traditional
derivatives market, market-makers which match buy and...

...Value-At-Risk method, the Credit-Capital-At-Risk Monte Carlo Simulation
method, or the **Credit** -Capital-AtRisk Historical Simulation method. In
preferred embodiments of a method for conducting demand-based...Monte
Carlo

Simulation Techniques

4 3 Capital-At-Risk Determinations Using Historical

Simulation Techniques

4. 2 **Credit** Risk

4 1 **Credit** -Capital-At-Risk Determinations

4 2 **Credit** -Capital-At-Risk Determinations using Monte Carlo
Simulation Techniques
4 3 Credit-Capital-At-Risk...

...time margin monitoring, including calculation of a trader's impact on the overall level of **credit** risk in the DBAR system and the particular **group** of contingent claims. These risk management calculations should be significantly more tractable and transparent than the types of analyses **credit** risk managers typically perform in conventional derivatives markets in order to monitor counterparty credit risk...as follows:

$$(1-f) * T + (C,) * tb - G - 9) * (CP) * t$$

Ti

where the last two terms express the respective **credit** for trade balances per unit invested for time tb and debit for margin loans per...

...the group of DBAR contingent claims. This means that in a preferred embodiment of a **group** of the DBAR contingent claims, and assuming no **credit** or similar risks to the exchange, (1) the exchange has zero probability of loss in...of non-farm payrolls and the unemployment rate. Example 3 7: Colporate Bond Credit Risk

Groups of DBAR contingent claims can also be constructed on **credit** events, such as the event that one of the major credit rating agencies (e.g...

...period of time. In this example, states are defined using the Standard and Poor's **credit** categories, ranging from AAA to D (default). Using the methods of the present invention, the...

...of DBAR contingent claims can be constructed for all traders or firms exposed to particular **credit** risk in order to hedge that risk. For example, in this Example, if a trader...asset class with hundreds of billions in market capitalization. Market participants generally understand that these **mortgage - backed securities** are subject to interest rate risk and the risk that borrowers may exercise their options

...risk management:

(1) Asset-specific applications. In the simplest form, the owner of a prepayable **mortgage - backed** security carries, by definition, a series of short option positions embedded in the asset, whereas a...

...Certainly, a similar strategy could be applied on an expanded basis to a portfolio of **mortgage - backed securities**, or a portfolio of whole mortgage loans. (3) Enhancements to specific Rools. Certain pools of...

...annuity-like cash profiles, and reduce investment risks. (4) Prepayment puts plus discount MBS. Discount **mortgage - backed securities** tend to enjoy two-fold benefits as interest rates decline in the form of positive

...or digital put option spreads on prepayments. An analogous strategy would apply to principal-only **mortgage - backed securities**. (5) Prepayment calls plus premium MBS. An expectation of interest rate declines that accelerate prepayment activity for premium **mortgage - backed securities** would motivate a premium

nd-holder to purchase DBAR contingent claims, such as, for...

...to offset losses attributable to unwelcome paydowns. The analogue would

also apply to interest-only **mortgage - backed securities** . (6)
Convexity additions. An investment in a DBAR contingent claim, such as,
for example, a...

...market or auction on mortgage prepayments would tend to offset the
negative convexity exhibited by **mortgage - backed securities** . It is
likely that expert participants in the mortgage marketplace will analyze
and test, and...

...combinations of DBAR contingent claims, including, for example, digital
options, based on mortgage prepayments with **mortgage - backed
securities** and derivatives.

Example 3 13: Insurance Industry Loss Warranty ("ILW")
The cumulative impact of catastrophic...

...losses, while writing insurance in other parts of the distribution where
returns may appear attractive. (2) **Credit** quality. Claims-paying
ability of an insurer or reinsurer represents an important concern for
many...ratio, (x2, just computed for a simple two state example can be
adapted to a **group** of DBAR contingent claims which is defined over more
than **two** states. In a preferred embodiment of a **group** of DBAR
contingent claims, the existing investments in states to be hedged can be
distinguished payout distribution; (2) the states into which the
investment is to allocated; and (3) how much is to...

...notes, and T-bonds, commercial paper, Ms, zero coupon bonds, corporate,
and municipal bonds, and **mortgage - backed securities** . For example,
DBAR contingent claims can be based on an underlying event defined as the
...statistical confidence of 95% can be computed by reference to the
bottom fifth percentile.

4. 2 **Credit** Risk

In preferred embodiments of the present invention, a trader may make
investments in a...

...credit rating change, and a correlation matrix containing all of the
pairwise correlations between every **pair** of events, including market
and **credit** event pairs. Thus, a preferred embodiment of MCS methodology
as it applies to CCAR estimation...

? t s17/3,k/2,7-14

17/3,K/2 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01018903 **Image available**

**METHOD OF SECURITIZING A PORTFOLIO OF AT LEAST 30% DISTRESSED COMMERCIAL
LOANS**

**PROCEDE PERMETTANT DE TITRISER UN PORTEFEUILLE COMPORTANT AU MOINS 30 % DE
PRETS COMMERCIAUX EN DIFFICULTE**

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200348895 A2-A3 20030612 (WO 0348895)

Application: WO 2002US37551 20021122 (PCT/WO US0237551)

Priority Application: US 2001334344 20011129; US 200253925 20020118

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
RU SC SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 30132

Fulltext Availability:

Detailed Description

Detailed Description

... grade ratings for the asset-backed debt securities issued above the equity or equity-like **tranche** or tranches and used to finance the acquisition of the distressed credit facility. portfolio. As used herein,, t he phrases Ccequity or equity-like **tranche** or tranches," "equity or equity-like tranches," "equity or equity-like instruments," " ...to securitization and the issuance of assetbacked debt securities (above any equity or equity-like **tranche** or tranches of securities issued by the, SPE). all of which are eligible to, receive...least 85% of face value) recovery of principal and accrued interest at maturity, (ii) "performing- 2 " means a **credit** facility (A) in which the borrower ... on an obligation to pay current interest, [00461 The preliminary percentages of performing-1, performing- 2 and impaired **credit** facilities are determined by the collateral manager ...Bank"); a field 333 for an indication of another or second member of the bank **group** which serves as agent or co-agent for the **credit** facility (the " **Second** Agent Bank"); and a field 334 for the "as of' date of any due diligence...likeliness of any forgiveness of debt (commonly referred to as a "haircut"), whether payments to **subordinated** debt **holders** can or should be blocked, the ...aggregate commitment for performing-2 loans (as the sum of Commitment Offered for all performing-2 loans in the distressed **credit** facility portfolio); aggregate commitment for impaired

17/3,K/7 (Item 7 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00816792 **Image available**

VALUATION PREDICTION MODELS IN SITUATIONS WITH MISSING INPUTS

MODELES DE PREVISION D'EVALUATION DANS DES SITUATIONS AVEC ENTREES
MANQUANTES

Patent Applicant/Assignee:

GE CAPITAL COMMERCIAL FINANCE INC, 201 High Ridge Road, Stamford, CT
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Inventor(s):

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200150322 A2 20010712 (WO 0150322)

Application: WO 2000US35369 20001227 (PCT/WO US0035369)

Priority Application: US 99173875 19991230

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

...party and subjected to Monte Carlo case generation (with associated cross correlations accounted for).

The **tranch** selection process includes a random selection of tranches not to buy. Once the portfolio effects...segment, giving a comfort level to the bidder in terms of pricing, for example, each **tranche** .

Rank
Error R-Squared pe
Ratio for Loan for C
@Tro co Data 645@959...Table C) on the basis of the two performance metrics.

Table D: Portfolio Segment Ranking

Tranche CO C R-Squared Rank Error Ratio Rank R-squared
CO 01 0.73 0...difference meaning the difference between winning and losing the entire portfolio bid or the entire **tranche** bid meaning hundreds of millions of dollars

17/3,K/8 (Item 8 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00816789 **Image available**

METHODS AND SYSTEMS FOR EFFICIENTLY SAMPLING PORTFOLIOS FOR OPTIMAL UNDERWRITING

PROCEDES ET SYSTEMES D'ECHANTILLONNAGE EFFICACE DE PORTEFEUILLES EN VUE D'UNE GARANTIE OPTIMALE

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200150318 A2 20010712 (WO 0150318)

Application: WO 2000US34917 20001221 (PCT/WO US0034917)

Priority Application: US 99173957 19991230; US 2000737628 20001214

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FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Availability:

Detailed Description

Detailed Description

... the value of the portfolio, and will sometimes group the assets in "tranches." The term " **tranche** " as used herein is not limited to foreign notes but also includes assets and 1...

...submit bids on all tranches, or on only some tranches. In order to win a **tranche** , a bidder typically must submit the highest bid for that **tranche** .

In connection with determining a bid amount to submit on a particular **tranche** , a bidder often will engage underwriters to evaluate as many assets as possible within a **tranche** and within the available limited time. When the time for submitting a bid is about...

...by the underwriters.

As a result of this process, a bidder may significantly undervalue a **tranche** and submit a bid that is not competitive or bid higher than the underwritten value and assume unquantified risk. Of course, since the objective is to win each **tranche** at a price that enables a bidder to earn a return, losing a **tranche** due to significant undervaluation of the **tranche** represents a lost opportunity. It would be desirable to provide a system that facilitates accurate...rapid valuation process for a large asset portfolios that aggregates from a basis to a **tranche** or portfolio basis;

Figure 5 illustrates a probability distribution for exemplary assets whose recovery value...then totaled to produce the portfolio asset value 26. Valuation processes are performed on each **tranche** of the portfolio. Figure 2 is a diagram illustrating one embodiment of a system 28...is placed in a partial value table 102. Selected individual values for assets in a **tranche** in table 102 are stored as a partial value fully underwritten group value 104. Criteria...

...I 1 8 required for bidding as suggested by the grouping of assets in a **tranche** .

The number of assets in an underwriting sample grouping can be as little as one...described above, individual assets are selected from adjusted credit analyst table 130 according to **tranche** grouping to produce a partial sampling credit value 132 for use in bidding on **tranche** 70 (shown in Figure 2).

Automatic valuation procedure 40 utilizes supervised learning process 206, an...individual asset credit values.

Individual asset values are taken from table 140 as required by **tranche** grouping to generate an inferred credit valuation 142. Finally an extrapolation is made on the...

...stochastic or probabilistic cash flow bridge 152 is created and used to determine a proposed **tranche** bid price 154 to which is applied a **tranche** model 156 iteratively until a certain threshold 158 is reached. Threshold 158 is, for example...information on the various types of assets preferred by competing bidders. In analysis 160, the **tranche** bid is then evaluated and set by management 162 and a final **tranche** bid 164 made. All valuations prior to the making of the bid 164 can be repeated as desired. Further, since the process is self-adjusting and iterative, the **tranche** bid price 164 tends to 1 5 climb upward with each iteration

as more and...from second portion 36 representative of groups in second portion 36 to determine full sampling **group** valuation II 8 and partial sampling **credit** values 132 for **second** portion 36 and to establish additional criteria 80 for such valuation.

Using procedure 40, partially...seller groups or tranches is easily made and an appropriate valuation 146 developed for that **tranche** . The individual asset values are thus easily regrouped for third portion 42 to objectively obtain an inferred valuation 142 for that group or **tranche** .

Many methods may be employed to establish asset value. Depending upon the objectives of the...the obligation, to recover the investment. The values are desegregated into three parts for each **tranche** , a time value of money component, an inherent value component and a probable cash flow...hi accordance with system 28, the probability distributions of cash flows and timing at the **tranche** level is determined by developing valuation transfer function 146 at the asset level which will...

...assumptions that data will generate and aggregate the valuations of the individual assets in the **tranche** .

Since all recoveries are not homogeneous, a method to establish the variability of cash flow...

...when asset level mean variance falls below 10%. In another embodiment, sampling is -stopped when **tranche** level mean variance falls below 15%. Portfolio mean variance is not used as a stop...valued with continuous probabilities at the unit of sale, which in one embodiment is a **tranche** . In the use of system 28, internal rate of return ("IRR") and variance would then be assessed. Preferred tranches have lower variances for a given IRR. The probability of each **tranche** 's net present value ("NPV") to be above 0 is assessed using the project's...

...the project will have a negative NPV, no bid is made. Deal evaluation is by **tranche** with decision criteria being ERR, risk variance of the ERR in a **tranche** , estimated willingness and ability of the **tranche** to pay, time to profit ("TPP") and the risk variance in the payback by **tranche** , and NPV of the expected cash flow by **tranche** discounted to risk free rate.

In...

...investors.

5 The aggregated portfolio is divided into separately marketable sub portfolios or tranches. Each **tranch** has a forecasted cash flow probability distribution and time duration from prior analytics. These tranches...

...party and subjected to Monte Carlo case generation (with associated cross correlations accounted for).

The **tranch** selection process includes a random selection of tranches not to buy. Once the portfolio effects...segment, giving a comfort level to the bidder in terms of pricing, for example, each **tranche** .

Rank

Error R-Squared pe

Ratio for Loan for C

Tranche CO 2A C G loans Inans

CO 01 Su@ of a Cuff UPS THB 82...Q on the basis of the two performance metrics.

Table D: Port Ho Segment Ranking

Tranche CO C R-Squared Rank Error Ratio Rank R-squared
CO 01 0.73 0...difference meaning the difference between winning and losing the entire portfolio bid or the entire **tranche** bid meaning hundreds of millions of dollars difference in profit.

In the case of insurance...

17/3,K/9 (Item 9 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00816787 **Image available**

**METHODS AND SYSTEMS FOR FINDING VALUE AND REDUCING RISK
PROCEDES ET SYSTEMES PERMETTANT DE RECHERCHER UNE VALEUR ET DE REDUIRE LES
RISQUES**

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Turnpike W3C, Fairfield, CT 06431, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200150316 A2 20010712 (WO 0150316)

Application: WO 2000US34671 20001220 (PCT/WO US0034671)

Priority Application: US 99173792 19991230; US 2000737629 20001214

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FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Availability:

Detailed Description

Claims

Detailed Description

... the value of the portfolio, and will sometimes group the assets in "tranches." The term "**tranche**" as used herein is not limited to foreign notes but also includes assets and financial...

...submit bids on all tranches, or on only some tranches. In order to win a **tranche**, a bidder typically must submit the highest bid

In the case of insurance...

Claim

... said server

(302) configured to stop recalculations when mean variance in a valuation of a **tranche** (70, 72, 74) of assets is below a predetermined percentage.

22 A system (300) according...to Claim 23 programmed to stop recalculations when mean variance in a valuation of a **tranche** (70, 72, 74) of assets is below a predetermined percentage.

33 A computer (38) according...

17/3,K/10 (Item 10 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00816786 **Image available**

METHODS AND APPARATUS FOR AUTOMATED UNDERWRITING OF SEGMENTABLE PORTFOLIO ASSETS

PROCEDES ET DISPOSITIFS DE GARANTIE AUTOMATISEE D'ACTIFS DE PORTEFEUILLE POUVANT ETRE SEGMENTES

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200150315 A2 20010712 (WO 0150315)

Application: WO 2000US34670 20001220 (PCT/WO US0034670)

Priority Application: US 99173946 19991230; US 2000737035 20001214

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EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS

LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR

TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

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Publication Language: English

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Fulltext Word Count: 13157

Fulltext Availability:

Detailed Description

Detailed Description

... the value of the portfolio, and will sometimes group the assets in "tranches." The term "**tranche**" as used herein is not limited to foreign notes but also includes assets and l...

...to win a tranche, a bidder typically must submit the highest bid for that **tranche**.

In connection with determining a bid amount to submit on a particular **tranche**, a bidder often will engage underwriters to evaluate as many loans as possible within a **tranche** and within the available limited time. When the time for submitting a bid is about...

...by the underwriters.

As a result of this process, a bidder may significantly undervalue a **tranche** and submit a bid that is not competitive or bid higher than the underwritten value and assume unquantified risk. Of course, since the objective is to win each **tranche** at a bid price that enables a bidder to stand a reasonable opportunity to earn a return, losing a **tranche** due to significant undervaluation of the **tranche** represents a lost opportunity. It would be desirable to provide a system that facilitates accurate...rapid valuation process for a large asset portfolios that aggregates from a basis to a **tranche** or portfolio basis;

15 Figure 5 illustrates a probability distribution for exemplary assets whose...then totaled to produce the portfolio asset value 26. Valuation processes are performed on each **tranche** of the portfolio.

Figure 2 is a diagram illustrating one embodiment of a system 28...is placed in a partial value table 102. Selected individual values for assets in a **tranche** in table 102 are stored as a partial value fully underwritten group value 104. Criteria...

...18 required for bidding as suggested by the grouping of assets in a **tranche**.

The number of assets in an underwriting sample grouping can be as little as one table 130 according to **tranche** grouping to produce a partial sampling credit value 132 for use in bidding on **tranche** 70 (shown in Figure 2).

Automatic valuation procedure 40 utilizes supervised learning process 206, an...individual asset credit values.

Individual asset values are taken from table 140 as required by **tranche** grouping to generate an inferred credit valuation 142. Finally an extrapolation is made on the...

...stochastic or probabilistic cash flow bridge 152 is created and used to determine a proposed **tranche** bid price 154 to which is applied a **tranche** model 156 iteratively until a certain threshold 158 is reached. Threshold 158 is, for example...information on the various types of assets preferred by competing bidders. In analysis 160, the **tranche** bid is then evaluated and set by management 162 and a final **tranche** bid 164 made. All valuations prior to the making of the bid 164 can be repeated as desired. Further, since the process is self-adjusting and iterative, the **tranche** bid price 164 tends to 15 climb upward with each iteration as more and...from second portion 36 representative of groups in second portion 36 to determine full sampling **group** valuation 118 and partial sampling **credit** values 132 for **second** portion 36 and to establish additional criteria 80 for such valuation.

Using procedure 40, partially...seller groups or tranches is easily made and an appropriate valuation 146 developed for that **tranche**., The

individual asset values are thus easily regrouped for third portion 42 to objectively obtain an inferred valuation 142 for that group or **tranche** .

Many methods may be employed to establish asset value. Depending upon the objectives of the...the obligation, to recover the investment. The values are desegregated into three parts for each **tranche** , a time value of money .

component, an inherent value component and a probable cash flow...In accordance with system 28, the probability distributions of cash flows and timing at the **tranche** level is determined by developing valuation transfer function 146 at the asset level which will...

...assumptions that data will generate and aggregate the valuations of the individual assets in the' **tranche** .

Since all recoveries are not homogeneous, a method to establish the variability of cash flow...

...asset level mean variance falls below 10%. In another embodiment, sampling is

w

stopped when **tranche** level mean variance falls below 15%. Portfolio mean variance is not used as a stop...valued with continuous probabilities at the unit of sale, which in one embodiment is a **tranche** . In the use of system 28, internal rate of return OM") and variance would then be assessed. Pref6ffed tranches have lower variances for a given' IRR. The probability of each **tranche** 's net present value ("NPV") to be above'O is assessed using the project's negative NPV, no bid is made. Deal evaluation is by **tranche** with decision criteria being M, risk variance of the IRR in a **tranche** ; estimated willingness and ability of the **tranche** to pay, time to profit ("TPP") and the risk variance in the payback by **tranche** , and NPV of the expected cash flow by **tranche** discounted to risk free rate.

In competitive bid circumstances when the content of asset portfolios...

...party and subjected to Monte Carlo case generation (with associated cross correlations accounted for).

The **tranch** selection process includes a random selection of tranches not to buy. Once the portfolio effects...segment, giving a comfort level to the bidder in terms of Pricing,, for example, each **tranche** .

Rank

Effor R-Squared ps

Ratlo for Loan for C

co a C

AAJ; PAO...Table Q on the basis of the two performance metrics.

Table D: Portfolio Segment Ranking

Tranche CO Q R-Squared Rank Error Ratio Rank R-sauared

CO 01 0.73 0...difference meaning the difference between winning and losing the entire portfolio'bid or the entire **tranche** bid meaning hundreds of millions of dollars difference in profit.

In the case of insurance...

17/3,K/11 (Item 11 from file: 349)
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00816785 **Image available**

**METHODS AND SYSTEMS FOR QUANTIFYING CASH FLOW RECOVERY AND RISK
PROCEDES ET SYSTEME DESTINES A QUANTIFIER LE RISQUE ET LA RECUPERATION DE
FONDS**

Patent Applicant/Assignee:

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06927-5100, US, US (Residence), US (Nationality)

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Thungmahemek, Sathorn, Bangkok 10120, TH,
MESSMER Richard P, 735 Riverview Road, Rexford, NY 12148, US,
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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

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Priority Application: US 99173843 19991230; US 2000736782 20001214

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FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

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Filing Language: English

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Fulltext Availability:

Detailed Description

Detailed Description

... the value of the portfolio, and will sometimes group the assets in
"tranches." The term " **tranche** " as used herein is not limited to foreign
notes but also includes assets and l...

...submit bids on all tranches, or on only some tranches. In
order to win a **tranche** , a bidder typically must submit the highest bid
for that **tranche** .

In connection with determining a bid amount to submit on a particular
tranche , a bidder often will engage underwriters to evaluate as many
loans as possible within a **tranche** and within the available limited
time. When the time for submitting a bid is about...

...the underwriters.

-I

As a result of this process, a bidder may significantly undervalue a

tranche and submit a bid that is not competitive or bid higher than the underwritten value and assume unquantified risk. Of course, since the objective is to win each **tranche** at a price that enables a bidder to earn a return, losing a **tranche** due to significant undervaluation of the **tranche** represents a lost opportunity. It would be desirable to provide a system that facilitates accurate...rapid valuation process for a large asset portfolios that aggregates from a basis to a **tranche** or portfolio basis;

Figure 5 illustrates a probability distribution for exemplary assets whose recovery value...to produce the portfolio asset value 26. Valuation processes are I 0 performed on each **tranche** of the portfolio.

Figure 2 is a diagram illustrating one embodiment of a system 28...is placed in a partial value table 102. Selected individual values for assets in a **tranche** in table 102 are stored as a partial value fully underwritten group value 104. Criteria...1 1 8 required for bidding as suggested by the grouping of assets in a **tranche**.

The number of assets in an underwriting sample grouping can be as little as one...

...As described above, individual assets are selected from adjusted credit analyst table 130 according to **tranche** grouping to produce a partial sampling credit value 132 for use in bidding on **tranche** 70 (shown in Figure 2).

Automatic valuation procedure 40 utilizes supervised learning process 206, an...individual asset credit values.

Individual asset values are taken from table 140 as required by **tranche** grouping to generate an inferred credit valuation 142. Finally an extrapolation is made on the...

...stochastic or probabilistic cash flow bridge 152 is created and used to determine a proposed **tranche** bid price 154 to which is applied a **tranche** model 156 iteratively until a certain threshold 158 is reached. Threshold 158 is, for example...information on the various types of assets preferred by competing bidders. In analysis 160, the **tranche** bid is then evaluated and set by management 162 and a final **tranche** bid 164 made. All valuations prior to the making of the bid 164 can be repeated as desired. Further, since the process is self-adjusting and iterative, the **tranche** bid price 164 tends to climb upward with each iteration as more and more value...

...second portion 36 representative of groups in second portion 3 6 to determine full sampling **group** valuation 1 1 8 and partial sampling **credit** values 132 for **second** portion 36 and to establish additional criteria 80 for such valuation.

Using procedure 40, partially...seller groups or tranches is easily made and an appropriate valuation 146 developed for that **tranche**. The individual asset values are thus easily regrouped for third portion 42 to objectively obtain an inferred valuation 142 for that group or **tranche**.

Many methods may be employed to establish asset value. Depending upon the objectives of the...the obligation, to recover the investment. The values are desegregated into three parts for each **tranche**, a time value of money ...In accordance with system 28, the probability distributions of cash flows and timing at the **tranche** level is determined by developing valuation transfer function 146 at the asset

level which will...

...assumptions that data will generate and aggregate the valuations of the individual assets in the **tranche** .

Since all recoveries are not homogeneous, a method to establish the variability of cash flow...

...when asset level mean variance falls below 10%. In another embodiment, sampling is stopped when **tranche** level mean variance falls below 15%. Portfolio mean ...valued with continuous probabilities at the unit of sale, which in one embodiment is a **tranche** . In the use of system 28, internal rate of return ("ERR") and variance would then...
...assessed. Preferred tranches have lower variances for a given 10 IRR. The probability of each **tranche** 's net present value ("NPV") to be above 0 is assessed using the project's...

...project will have a negative NPV, no bid is made. Deal evaluation is by **tranche** with decision criteria being ERR, risk variance of the ERR in a **tranche** , estimated willingness and ability of the **tranche** to pay, time to profit ("TPP") and the risk variance in the payback by **tranche** , and NPV of the expected cash flow by **tranche** discounted to risk free rate.

In competitive bid circumstances when the content of asset portfolios...

...to investors.

The aggregated portfolio is divided into separately marketable sub portfolios or tranches. Each **tranch** has a forecasted cash flow probability distribution and time duration from prior analytics. These tranches...

...party and subjected to Monte Carlo case generation (with associated cross correlations accounted for).
The **tranch** selection process includes a random selection of tranches not to buy. Once the portfolio effects...segment, giving a comfort level to the bidder in terms of pricing, for example, each **tranche** .

Rank

Error R-Squared

Ratio for Loan for C

IMI co Data C...Table Q on the basis of the two performance metrics.

Table D: Portfolio Segment Ranking

Tranche CO C uared Rank Error Ratio Rank R-squared
CO 01 0.73 0.18...difference meaning the difference between winning and losing the entire portfolio bid or the entire **tranche** bid meaning hundreds of millions of dollars difference in profit.

In the case of insurance...

17/3,K/12 (Item 12 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00816784 **Image available**

RAPID VALUATION OF PORTFOLIOS OF ASSETS SUCH AS FINANCIAL INSTRUMENTS
3VALUATION RAPIDE DE PORTEFEUILLES D'ACTIFS TELS QUE DES INSTRUMENTS

FINANCIERS

Patent Applicant/Assignee:

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06927-5100, US, US (Residence), US (Nationality)

Inventor(s):

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STEWART William C, 13 Sycamore Street, Norwalk, CT 06855, US,

Legal Representative:

BENINATI John F (et al) (agent), General Electric Company, 3135 Easton
Turnpike W3C, Fairfield, CT 06431, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200150313 A2 20010712 (WO 0150313)
Application: WO 2000US34668 20001220 (PCT/WO US0034668)
Priority Application: US 99173639 19991230; US 2000737454 20001214

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14781

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... the value of the portfolio, and will sometimes group the assets in
"tranches." The term " **tranche** " as used herein is not limited to foreign
notes but also includes assets and 5...

...submit bids on all tranches, or on only some tranches. In
order to win a **tranche** , a bidder typically must submit the highest bid
for that **tranche** .

In connection With determining a bid amount to submit on a particular
tranche , a bidder often will engage underwriters to evaluate as many
assets as possible within a **tranche** and within the available limited
time. When the time for submitting a bid is about...

...by the underwriters.

As a result of this process, a bidder may significantly undervalue a

40 A computer (38) according to Claim 33 programmed to utilize...

17/3,K/13 (Item 13 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00816782 **Image available**

METHODS AND SYSTEMS FOR OPTIMIZING RETURN AND PRESENT VALUE

PROCEDES ET SYSTEMES D'OPTIMISATION DU RENDEMENT ET DE LA VALEUR ACTUELLE

Patent Applicant/Assignee:

GE CAPITAL COMMERCIAL FINANCE INC, 201 High Ridge Road, Stamford, CT

06927-5100, US, US (Residence), US (Nationality)

Inventor(s):

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EDGAR Marc T, 1015 Foxwood Drive, Clifton Park, NY 12065, US,

KEYES Tim K, 16 Topledge Road, West Redding, CT 06896, US,

Legal Representative:

BENINATI John F (et al) (agent), General Electric Company, 3135 Easton
Turnpike W3C, Fairfield, CT 06431, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200150311 A2 20010712 (WO 0150311)

Application: WO 2000US34598 20001219 (PCT/WO US0034598)

Priority Application: US 99173876 19991230; US 2000737039 20001214

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU

LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA

UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 14037

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... the value of the portfolio, and will sometimes group the assets in
"tranches." The term " **tranche** " as used herein is not limited to foreign
notes but also includes assets and financial...

...submit bids on all tranches, or on only some tranches.

In order to win a **tranche** , a bidder typically must submit the highest
bid for that **tranche** . In connection with determining a bid amount to
submit on a particular **tranche** , a bidder often will engage underwriters
to evaluate as many loans as possible within a **tranche** and within the
available limited time. When the time for submitting a bid is about...

...SHEET (RULE 26)

As a result of this process, a bidder may significantly undervalue a
tranche and submit a bid that is not competitive or bid higher than the
underwritten value and assume unquantified risk. Of course, since the
objective is to win each **tranche** at a price that enables a bidder to
earn a return, losing a **tranche** due to significant undervaluation of

In the case of insurance...

Claim

1 . A method for determining a bid price for at least one **tranche** of a portfolio of financial instruments that satisfies at least one of an internal rate...

...the steps of:
dividing the portfolio into separately marketable sub-portfolios or tranches;
giving each **tranche** a trial bid price;
combining the tranches with historical asset performance data of at...

...step of
forecasting a cash flow probability distribution further comprises the step of expressing a **tranche** probabilistic evaluation as at least one of a minimum high evaluation, a most probable evaluation...

...a defined threshold.

11 A system for determining a bid price for at least one **tranche** of a portfolio of financial instruments that satisfies at least one of an internal rate...

...server configured to divide the portfolio into separately marketable sub-portfolios or tranches, assign each **tranche** a trial ...13 A system according to Claim 11 wherein said server is configured to express a **tranche** probabilistic evaluation as at least one of a minimum high evaluation, a most probable evaluation...

...a defined threshold.

21 A computer for determining a bid price for at least one **tranche** of a portfolio of financial instruments that satisfies at least one of an internal rate...

...computer programmed to:
divide the portfolio into separately marketable sub-portfolios or tranches;
assign each **tranche** a trial bid price;
combine the tranches with historical asset performance data of at least...

...using a prior analysis.

23 A computer according to Claim 21 programmed to express a **tranche** probabilistic evaluation as at least, one of a minimum high evaluation, a most probable evaluation...

17/3,K/14 (Item 14 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00816781 **Image available**

METHODS AND SYSTEMS FOR AUTOMATED INFERRED VALUATION OF CREDIT SCORING
PROCEDES ET SYSTEMES D'EVALUATION AUTOMATIQUE INFEREES DE PERFORMANCE DE CREDIT

Patent Applicant/Assignee:

GE CAPITAL COMMERCIAL FINANCE INC, 201 High Ridge Road, Stamford, CT
06927-5100, US, US (Residence), -- (Nationality)

Inventor(s):

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EDGAR Marc T, 1015 Foxwood Drive, Clifton Park, NY 12065, US,
KEYES Tim K, 16 Topledge Road, West Redding, CT 06896, US,

Legal Representative:

BENINATI John F (et al) (agent), General Electric Company, 3135 Easton
Turnpike W3C, Fairfield, CT 06431, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200150310 A2 20010712 (WO 0150310)

Application: WO 2000US34562 20001219 (PCT/WO US0034562)

Priority Application: US 99173933 19991230; US 2000737037 20001214

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS

LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR

TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13997

Fulltext Availability:

Detailed Description

Detailed Description

... the value of the portfolio, and will sometimes group the assets in
"tranches." The term " **tranche** " as used herein is not limited to foreign
notes but also includes assets and financial...

...submit bids on all tranches, or on only some tranches. In
order to win a **tranche** , a bidder typically must submit the highest bid
for that **tranche** .

In connection with determining a bid amount to submit on a particular
tranche , a bidder often will engage underwriters to evaluate as many
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time. When the time for submitting a bid is about...

...by the underwriters.

As a result of this process, a bidder may significantly undervalue a
tranche and submit a bid that is not competitive or bid higher than the
underwritten value and assume unquantified risk. Of course, since the
objective is to win each **tranche** at a price that enables a bidder to
earn a return, losing a **tranche** due to significant undervaluation of
the **tranche** represents a lost opportunity. It would be desirable to
provide a system that facilitates accurate...rapid
valuation process for a large asset portfolios that aggregates from a
basis to a **tranche**
or portfolio basis;

Figure 5 illustrates a probability distribution for exemplary assets
whose recovery value...then totaled to produce the portfolio asset value
26. Valuation processes are performed on each **tranche** of the portfolio.

Figure 2 is a diagram illustrating one embodiment of a system 28...is
placed in a partial value table 102. Selected individual values for
assets in a **tranche** in table 102 are stored as a partial value fully
underwritten group value 104. Criteria...

17/AN,AZ,TI/1 (Item 1 from file: 349)
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01056423
DERIVATIVES HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING EXCHANGE
THEREFOR
PRODUITS DERIVES PRESENTANT DES RENDEMENTS AJUSTABLES BASES SUR LA DEMANDE
ET ECHANGES COMMERCIAUX ASSOCIES
Application: WO 2003US7990 20030313 (PCT/WO US03007990)

17/AN,AZ,TI/2 (Item 2 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

01018903
METHOD Of SECURITIZING A PORTFOLIO OF AT LEAST 30% DISTRESSED COMMERCIAL
LOANS
PROCEDE PERMETTANT DE TITRISER UN PORTEFEUILLE COMPORTANT AU MOINS 30 % DE
PRETS COMMERCIAUX EN DIFFICULTE
Application: WO 2002US37551 20021122 (PCT/WO US0237551)

17/AN,AZ,TI/3 (Item 3 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00933152
EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM
FOR RENTAL VEHICLE SERVICES
SYSTEME INFORMATIQUE ETENDU ENTRE ENTREPRISES, A FONCTIONS MULTIPLES,
FONCTIONNANT SUR LE WEB, POUR DES SERVICES DE LOCATION DE VEHICULES
Application: WO 2001US51437 20011019 (PCT/WO US0151437)
Parent Application/Grant:
Related by Continuation to: US 2000694050 20001020 (CIP)

17/AN,AZ,TI/4 (Item 4 from file: 349)
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00816848
CROSS CORRELATION TOOL FOR AUTOMATED PORTFOLIO DESCRIPTIVE STATISTICS
OUTIL DE CORRELATION CROISEE POUR STATISTIQUES DESCRIPTIVES AUTOMATISEES
CONCERNANT DES PORTEFEUILLES
Application: WO 2000US35530 20001228 (PCT/WO US0035530)

17/AN,AZ,TI/5 (Item 5 from file: 349)
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00816840
METHODS AND APPARATUS FOR SIMULATING COMPETITIVE BIDDING YIELD
PROCEDES ET APPAREIL DE SIMULATION DU RENDEMENT D'OFFRES CONCURRENTIELLES
Application: WO 2000US34599 20001219 (PCT/WO US0034599)

17/AN,AZ,TI/6 (Item 6 from file: 349)
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00816815
METHODS AND APPARATUS FOR RAPID DEPLOYMENT OF A VALUATION SYSTEM
PROCEDES ET DISPOSITIF POUR LE DEPLOIEMENT RAPIDE D'UN SYSTEME D'EVALUATION

Application: WO 2000US34916 20001221 (PCT/WO US0034916)

17/AN,AZ,TI/7 (Item 7 from file: 349)
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00816792
VALUATION PREDICTION MODELS IN SITUATIONS WITH MISSING INPUTS
MODELES DE PREVISION D'EVALUATION DANS DES SITUATIONS AVEC ENTREES
MANQUANTES
Application: WO 2000US35369 20001227 (PCT/WO US0035369)

17/AN,AZ,TI/8 (Item 8 from file: 349)
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00816789
METHODS AND SYSTEMS FOR EFFICIENTLY SAMPLING PORTFOLIOS FOR OPTIMAL
UNDERWRITING
PROCEDES ET SYSTEMES D'ECHANTILLONNAGE EFFICACE DE PORTEFEUILLES EN VUE
D'UNE GARANTIE OPTIMALE
Application: WO 2000US34917 20001221 (PCT/WO US0034917)

17/AN,AZ,TI/9 (Item 9 from file: 349)
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00816787
METHODS AND SYSTEMS FOR FINDING VALUE AND REDUCING RISK
PROCEDES ET SYSTEMES PERMETTANT DE RECHERCHER UNE VALEUR ET DE REDUIRE LES
RISQUES
Application: WO 2000US34671 20001220 (PCT/WO US0034671)

17/AN,AZ,TI/10 (Item 10 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00816786
METHODS AND APPARATUS FOR AUTOMATED UNDERWRITING OF SEGMENTABLE PORTFOLIO
ASSETS
PROCEDES ET DISPOSITIFS DE GARANTIE AUTOMATISEE D'ACTIFS DE PORTEFEUILLE
POUVANT ETRE SEGMENTES
Application: WO 2000US34670 20001220 (PCT/WO US0034670)

17/AN,AZ,TI/11 (Item 11 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00816785
METHODS AND SYSTEMS FOR QUANTIFYING CASH FLOW RECOVERY AND RISK
PROCEDES ET SYSTEME DESTINES A QUANTIFIER LE RISQUE ET LA RECUPERATION DE
FONDS
Application: WO 2000US34669 20001220 (PCT/WO US0034669)

17/AN,AZ,TI/12 (Item 12 from file: 349)
DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00816784
RAPID VALUATION OF PORTFOLIOS OF ASSETS SUCH AS FINANCIAL INSTRUMENTS

3VALUATION RAPIDE DE PORTEFEUILLES D'ACTIFS TELS QUE DES INSTRUMENTS FINANCIERS

Application: WO 2000US34668 20001220 (PCT/WO US0034668)

17/AN,AZ,TI/13 (Item 13 from file: 349)

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00816782

METHODS AND SYSTEMS FOR OPTIMIZING RETURN AND PRESENT VALUE

PROCEDES ET SYSTEMES D'OPTIMISATION DU RENDEMENT ET DE LA VALEUR ACTUELLE

Application: WO 2000US34598 20001219 (PCT/WO US0034598)

17/AN,AZ,TI/14 (Item 14 from file: 349)

DIALOG(R)File 349:(c) 2004 WIPO/Univentio. All rts. reserv.

00816781

METHODS AND SYSTEMS FOR AUTOMATED INFERRED VALUATION OF CREDIT SCORING

PROCEDES ET SYSTEMES D'EVALUATION AUTOMATIQUE INFEREDE DE PERFORMANCE DE CREDIT

Application: WO 2000US34562 20001219 (PCT/WO US0034562)

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File 35:Dissertation Abs Online 1861-2004/May
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File 474:New York Times Abs 1969-2004/Jun 22
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File 475:Wall Street Journal Abs 1973-2004/Jun 22
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File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
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File 256:SoftBase:Reviews,Companies&Prods. 82-2004/May
(c)2004 Info.Sources Inc
File 139:EconLit 1969-2004/Jun
(c) 2004 American Economic Association

Set	Items	Description
S1	190870	CREDIT? ? OR (POOL? ? OR GROUP? ? OR COLLECTIVE? ?) (3N) OBLIGATION?
S2	5619	S1(5N) (TWO OR 2 OR SECOND OR 2ND OR DOUBLE? ? OR TWOFOLD OR DUAL OR PAIR OR TWIN)
S3	5320	CONVEYANC??? OR (TRANSFER? OR CONSIGN? OR ASSIGN? OR HANDOVER OR HAND??? () OVER OR DEVOLV??? OR DEVOLUTION) (2N) (TITLE? ? OR PROPRT??? OR REAL() ESTATE OR REALESTATE)
S4	2735	TRANCHE OR TRANCH OR COLLATERALIZED() MORTGAGE() OBLIGATION? ? OR CMO OR MORTGAGE() BACKED() SECURIT??? OR REAL() ESTATE() MORTGAGE() INVESTMENT() CONDUIT OR REMIC OR (INVESTMENT() GRADE) (3N-) (MORTGAGE() BOND)
S5	454	(SUPPORT OR COMPANION OR SUBORDINATE) (3N) (BOND? ? OR PLANNED() AMORTIZATION() CLASS OR PAC)
S6	434	SUBORDINATE? ? (3N) (POOL? ? OR HOLDER? ? OR GROUP? ? OR COLLECTIVE? ?)
S7	2	S3 AND S4
S8	1	S2(10N) (S5 OR S6 OR S7)
S9	2	S2 AND (S5 OR S6 OR S7)
S10	889	S5 OR S6 OR S7
S11	415	S10 AND (TWO OR 2 OR SECOND OR 2ND OR DOUBLE? ? OR TWOFOLD OR DUAL OR PAIR OR TWIN)
S12	24	S1 AND S11
S13	26	S7 OR S12
S14	24	S13 NOT PY>2000
S15	24	S14 NOT PD=20001129:20040731
S16	23	RD (unique items)

16/3,K/1 (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01810315 ORDER NO: AADAA-I0802363

Essays on balance of payments crises

Author: Broner, Fernando A.

Degree: Ph.D.

Year: 2000

Corporate Source/Institution: Massachusetts Institute of Technology (0753)

Source: VOLUME 62/01-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 249.

...inconsistent, suggesting a role for commitment devices such as currency boards or IMF pressure.

Chapter 2 studies the relationship between macroeconomic fundamentals and asset prices during crises. Key findings are that...

...a significant part of the cross-sectional variance of stock returns during crises, and that **credit** market conditions play a crucial role during crises.

Chapter 3 studies the behavior of spreads...

...of the expected returns and volatility of holding bonds of different maturities after drops in **bond** prices provides empirical **support**.

Chapter 4 examines the degree of real exchange rate misalignment in seven Latin American countries...

16/3,K/4 (Item 1 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
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06770285

PACE OF BOND UNDERWRITING HAS SLACKENED

Wall Street Journal, Col. 3, Pg. 1, Sec. C

Monday June 6 1994

ABSTRACT:

...higher interest rates, the pace of US bond underwriting has fallen 51% in the past **two** months from the first-quarter 1994 monthly rate; the decline, though painful to Wall Street, could help investors as a reduced supply of new offerings helps **support bond** prices in the short run; equity underwriting, meanwhile, fell 43% in the same period; graphs (**Credit Markets**) (L)

16/3,K/5 (Item 2 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2004 The New York Times. All rts. reserv.

06538721

BUSINESS BRIEFS

Wall Street Journal, Col. 4, Pg. 4, Sec. B

Thursday June 3 1993

ABSTRACT:

...says it plans to file a prepackaged Chapter 11 reorganization plan by late summer, capping **two** years of talks with its **subordinated debt holders**; says proposal calls for Liberte to transfer most of its assets and its secured senior...

DESCRIPTORS: BANKRUPTCIES; **CREDIT**; REFORM AND REORGANIZATION; MORTGAGES

16/3,K/6 (Item 3 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
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06276219

NATIONAL CONVENIENCE STORES PROPOSES AN ALTERNATIVE REORGANIZATION PLAN
Wall Street Journal, Col. 3, Pg. 4, Sec. B
Monday August 24 1992

ABSTRACT:

National Convenience Stores Inc, under pressure from creditors to reduce its debt, proposes **second** reorganization plan that would cancel existing preferred and common stock and give new stock to unsecured creditors and **subordinated** debt holders (S)

DESCRIPTORS: REFORM AND REORGANIZATION; **CREDIT** ; STOCKS (CORPORATE);
BANKRUPTCIES

16/3,K/10 (Item 7 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
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01094976 NYT Sequence Number: 013693770816

Proposed bankruptcy reorganization plan for Interstate Stores Inc submitted to US Bankruptcy Judge Edward J Ryan by trustees Joseph R Crowley and Herbert B Siegel is challenged by 2 alternative plans advanced by shareholders Lehman Capital Fund, Maurice Kaplan and Frederick Stafford, and by com of 4% convertible subordinated debenture holders . Lehman plan would distribute \$84 million to creditors on Jan 30, '78, while trustees' plan would distribute \$59 million to creditors on Sept 30, '77. Baird Patrick & Co plans to file 3d alternative plan on behalf of shareholders it represents. Various plans compared (L).)

Wall Street Journal, Col. 1, Pg. 7
Tuesday August 16 1977

...Edward J Ryan by trustees Joseph R Crowley and Herbert B Siegel is challenged by 2 alternative plans advanced by shareholders Lehman Capital Fund, Maurice Kaplan and Frederick Stafford, and by com of 4% convertible subordinated debenture holders . Lehman plan would distribute \$84 million to creditors on Jan 30, '78, while trustees' plan ...

DESCRIPTORS: BANKRUPTCIES; **CREDIT** ; FINANCES; RETAIL STORES AND TRADE;
SHAREHOLDERS

16/3,K/11 (Item 8 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2004 The New York Times. All rts. reserv.

01093768 NYT Sequence Number: 012485770907

Associated Mortgage Investors has paid its June 1, '76 obligation of nearly \$3.2 Million to sr creditors and subordinated debenture holders . Has also paid nearly \$1.9 Million, or 50% of its Dec 1, '76 obligation. Is still delinquent on debts totaling almost \$7.5 million, which includes balance of Dec 1, '76 payment and all of payment due June 1, '77. Has repaid sr creditors \$19 million, or 50% of amt owed, and subordinated debenture holders \$680,000 since Chapter 11 bankruptcy plan of arrangement was confirmed in '75 (S).)

Wall Street Journal, Col. 5, Pg. 38
Wednesday September 7 1977

Associated Mortgage Investors has paid its June 1, '76 obligation of nearly

\$3. 2 Million to sr creditors and subordinated debenture holders .
Has also paid nearly \$1.9 Million, or 50% of its Dec 1, '76 obligation...

...June 1, '77. Has repaid sr creditors \$19 million, or 50% of amt owed, and subordinated debenture holders \$680,000 since Chapter 11 bankruptcy plan of arrangement was confirmed in '75 (S)...

DESCRIPTORS: CREDIT ; FINANCES; STOCKS AND BONDS

16/3,K/12 (Item 9 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2004 The New York Times. All rts. reserv.

01093038 NYT Sequence Number: 011755770920

Fidelity Mortgage Investors, which is in Chapter 11 bankruptcy proceedings, files plan in US Dist Ct for settlement of its debts totaling \$183 million. Proposed settlement, which would implement in slightly modified form the agreement in principle reached in Jan, calls for creditors to receive fixed payments of \$107,750,000, consisting of \$9,250,000 to be paid upon ct confirmation and \$98.5 million to be distributed at intervals through '83. Calls for creditors to receive 3,383,434 shares of beneficial interest in Fidelity Mortgage. Provides for holders of 7.75% convertible subordinated debentures due Dec '85, totaling about \$ 2 .9 Million, to receive 10% of their claims. Provides for holders of sr subordinated notes totaling \$15.5 Million to receive 15% of claims. Fidelity Mortgage will ask shareholders to approve its conversion from business trust chartered in Mass to corp chartered in Del via merger of Fidelity Mortgage into its subsidiary, Lifetimes Communities Inc (M)..

Wall Street Journal, Col. 3, Pg. 23

Tuesday September 20 1977

...Mortgage. Provides for holders of 7.75% convertible subordinated debentures due Dec '85, totaling about \$ 2 .9 Million, to receive 10% of their claims. Provides for holders of sr subordinated notes totaling \$15.5 Million to receive 15% of claims. Fidelity Mortgage will ask shareholders...

DESCRIPTORS: BANKRUPTCIES; CREDIT ; FINANCES; MERGERS, ACQUISITIONS AND DIVESTITURES; SETTLEMENT OF CLAIMS AND LITIGATION; STOCKS AND BONDS

16/3,K/13 (Item 10 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2004 The New York Times. All rts. reserv.

01074668 NYT Sequence Number: 013322760803

Duplan Corp defers interest payment, due Aug 1, on its 5 1/ 2 % subordinated convertible debentures, due '94. Is allowed to defer payment for up to 30 days before co is in default under indenture covering debentures. Agrees with certain holders of subordinated debt, due today, to postpone due date to Nov 4. Pres William J Scharffenberger states these steps were taken to conserve co's cash resources and in conjunction with continuing discussions with 4 commercial banks concerning about \$38.5 Million of its debt and with holders of about \$5 million of subordinated debt, due Oct '77 (S)..

Wall Street Journal, Col. 5, Pg. 32

Tuesday August 3 1976

Duplan Corp defers interest payment, due Aug 1, on its 5 1/ 2 % subordinated convertible debentures, due '94. Is allowed to defer payment for up to 30 days before co is in default under indenture covering debentures. Agrees with certain holders of subordinated debt, due today, to postpone due date to Nov 4. Pres William J Scharffenberger states...

DESCRIPTORS: CREDIT ; DEFAULTING; INTEREST (MONEY); STOCKS AND BONDS

16/3,K/14 (Item 11 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2004 The New York Times. All rts. reserv.

01068155 NYT Sequence Number: 006809760909
Larwin Group Inc real-estate subsidiary of CNA Financial Corp completes new
long-term credit agreement with its banks and subordinated note
holders . Terms call for repayment of \$100 million of its outstanding
debt before '80. Remaining debt would be converted into 2 10-yr notes
totaling \$67 million (S).)
Wall Street Journal, Col. 2, Pg. 27
Thursday September 9 1976

Larwin Group Inc real-estate subsidiary of CNA Financial Corp completes new
long-term credit agreement with its banks and subordinated note
holders . Terms call for repayment of \$100 million of its outstanding
debt before '80. Remaining debt would be converted into 2 10-yr notes
totaling \$67 million (S).)...

DESCRIPTORS: BANKS AND BANKING; CREDIT

16/3,K/20 (Item 5 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

03280204
PARIS CLUB ARREARS TO BE PAID SOON
BRAZIL - PARIS CLUB ARREARS TO BE PAID SOON
Financial Times (C) 1991 (FT) 9 February 1990 p8

... official that it would only resume some payments. Separately, 34 banks
have signed a USD1r1. 2 bil letter of credit which will support bonds
issued by Mexico as part of its debt restructuring agreement with 460
creditor banks. The finance will support the bonds until funds from the
International Monetary Fund and other lenders are available.

16/3,K/23 (Item 2 from file: 139)
DIALOG(R)File 139:EconLit
(c) 2004 American Economic Association. All rts. reserv.

290751
TITLE: Capital Market Tests of Risk Exposure of Loan Sales Activities of
Large U.S. Commercial Banks
AUTHOR(S): Hassan, M. Kabir
AUTHOR(S) AFFILIATION: U New Orleans
JOURNAL NAME: Quarterly Journal of Business and Economics,
JOURNAL VOLUME & ISSUE: 32 1,
PAGES: 27-49
PUBLICATION DATE: Winter 1993
ISSN: 0747-5535
DOCUMENT TYPE: Journal Article
ABSTRACT INDICATOR: Abstract

...ABSTRACT: contingent claims nature of debt and equity, impacts of
deposit insurance, and regulatory closure rules. Two implied asset
variances and subordinated debt default risk premia, in conjunction
with systematic and equity...

...sales activities by using pooled cross-section and time-series analysis.

This research finds that **subordinated debt holders** price loan sales as risk-reducing, not risk-increasing, bank activities. It appears that loan...

DESCRIPTOR(S) (Pre-1991): Business Credit (

16/AA,AN,TI/1 (Item 1 from file: 35)
DIALOG(R)File 35:(c) 2004 ProQuest Info&Learning. All rts. reserv.

01810315

Essays on balance of payments crises

16/AA,AN,TI/2 (Item 2 from file: 35)
DIALOG(R)File 35:(c) 2004 ProQuest Info&Learning. All rts. reserv.

01655647

A POLITICAL ECONOMY OF NON-GOVERNMENTAL ORGANIZATIONS IN BANGLADESH AND SRI LANKA

16/AA,AN,TI/3 (Item 3 from file: 35)
DIALOG(R)File 35:(c) 2004 ProQuest Info&Learning. All rts. reserv.

01521192

THE "TRACTATUS DE MATERIA MONTIS" OF LORENZO RIDOLFI: EDITED FROM FLORENCE, BIBLIOTECA NAZIONALE CENTRALE, FONDO PRINCIPALE II, III, 366 (ITALY, STATE LOANS, PUBLIC DEBT)

16/AA,AN,TI/4 (Item 1 from file: 475)
DIALOG(R)File 475:(c) 2004 The New York Times. All rts. reserv.

06770285

PACE OF BOND UNDERWRITING HAS SLACKENED

16/AA,AN,TI/5 (Item 2 from file: 475)
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06538721

BUSINESS BRIEFS

16/AA,AN,TI/6 (Item 3 from file: 475)
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06276219

NATIONAL CONVENIENCE STORES PROPOSES AN ALTERNATIVE REORGANIZATION PLAN

16/AA,AN,TI/7 (Item 4 from file: 475)
DIALOG(R)File 475:(c) 2004 The New York Times. All rts. reserv.

05015598

DE LAURENTIIS ENTERTAINMENT GROUP INC

16/AA,AN,TI/8 (Item 5 from file: 475)
DIALOG(R)File 475:(c) 2004 The New York Times. All rts. reserv.

04779706

CREDIT RATINGS: CANNON GROU DEBT MAY BE CUT BY S&P

16/AA,AN,TI/9 (Item 6 from file: 475)
DIALOG(R)File 475:(c) 2004 The New York Times. All rts. reserv.

04753962

CREDIT RATINGS

16/AA,AN,TI/10 (Item 7 from file: 475)
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01094976 NYT Sequence Number: 013693770816
Proposed bankruptcy reorganization plan for Interstate Stores Inc submitted to US Bankruptcy Judge Edward J Ryan by trustees Joseph R Crowley and Herbert B Siegel is challenged by 2 alternative plans advanced by shareholders Lehman Capital Fund, Maurice Kaplan and Frederick Stafford, and by com of 4% convertible subordinated debenture holders. Lehman plan would distribute \$84 million to creditors on Jan 30, '78, while trustees' plan would distribute \$59 million to creditors on Sept 30, '77. Baird Patrick & Co plans to file 3d alternative plan on behalf of shareholders it represents. Various plans compared (L.)

16/AA,AN,TI/11 (Item 8 from file: 475)
DIALOG(R)File 475:(c) 2004 The New York Times. All rts. reserv.

01093768 NYT Sequence Number: 012485770907
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16/AA,AN,TI/12 (Item 9 from file: 475)
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01093038 NYT Sequence Number: 011755770920
Fidelity Mortgage Investors, which is in Chapter 11 bankruptcy proceedings, files plan in US Dist Ct for settlement of its debts totaling \$183 million. Proposed settlement, which would implement in slightly modified form the agreement in principle reached in Jan, calls for creditors to receive fixed payments of \$107,750,000, consisting of \$9,250,000 to be paid upon ct confirmation and \$98.5 million to be distributed at intervals through '83. Calls for creditors to receive 3,383,434 shares of beneficial interest in Fidelity Mortgage. Provides for holders of 7.75% convertible subordinated debentures due Dec '85, totaling about \$2.9 Million, to receive 10% of their claims. Provides for holders of sr subordinated notes totaling \$15.5 Million to receive 15% of claims. Fidelity Mortgage will ask shareholders to approve its conversion from business trust chartered in Mass to corp chartered in Del via merger of Fidelity Mortgage into its subsidiary, Lifetimes Communities Inc (M.)

16/AA,AN,TI/13 (Item 10 from file: 475)
DIALOG(R)File 475:(c) 2004 The New York Times. All rts. reserv.

01074668 NYT Sequence Number: 013322760803
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16/AA,AN,TI/14 (Item 11 from file: 475)
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01068155 NYT Sequence Number: 006809760909
Larwin Group Inc real-estate subsidiary of CNA Financial Corp completes new long-term credit agreement with its banks and subordinated note holders . Terms call for repayment of \$100 million of its outstanding debt before '80. Remaining debt would be converted into 2 10-yr notes totaling \$67 million (S).)

16/AA,AN,TI/15 (Item 12 from file: 475)
DIALOG(R)File 475:(c) 2004 The New York Times. All rts. reserv.

01063155 NYT Sequence Number: 001809761206
Financially troubled KMS Industries Inc reveals that lr of intent under which it would have sold 4 million common shares and \$ 2 million in convertible subordinated debentures to group of private investors for \$4 million has expired without being completed. Chmn Henry J Gomberg says KMS is not contemplating bankruptcy and has alternate plans for revitalization. KMS is negotiating with another group of private investors. Is at work on Energy Research and Development Adm and Tex Gas Transmission Co contracts (S).)

16/AA,AN,TI/16 (Item 1 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

09275551
Industrial Bank of Korea issues ABS
SOUTH KOREA: ABS ISSUED BY INDUSTRIAL BANK

16/AA,AN,TI/17 (Item 2 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

09070419
State Bank of India
INDIA: SBI PLANS TO SET UP GOLD SUBSIDIARY

16/AA,AN,TI/18 (Item 3 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

06695485
Lack of demand scuttles SMC plan
THAILAND: SMC PLAN NOT LIKELY TO BE SUCCESSFUL

16/AA,AN,TI/19 (Item 4 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

05909768
Mortgage-backed market coming next
MEXICO: STRONG GROWTH IN MORTGAGE LENDING

16/AA,AN,TI/20 (Item 5 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

03280204
PARIS CLUB ARREARS TO BE PAID SOON
BRAZIL - PARIS CLUB ARREARS TO BE PAID SOON

16/AA,AN,TI/21 (Item 6 from file: 583)
DIALOG(R)File 583:(c) 2002 The Gale Group. All rts. reserv.

02758271
INFORMATIK DEBUTS DECISION SUPPORT FOR BOND MARKET
SWITZERLAND - INFORMATIK DEBUTS DECISION SUPPORT FOR BOND MARKET

16/AA,AN,TI/22 (Item 1 from file: 139)
DIALOG(R)File 139:(c) 2004 American Economic Association. All rts. reserv.

690312
TITLE: Do Credit Spreads Reflect Stationary Leverage Ratios
AUTHOR(S) AFFILIATION: Unlisted; Unlisted

16/AA,AN,TI/23 (Item 2 from file: 139)
DIALOG(R)File 139:(c) 2004 American Economic Association. All rts. reserv.

290751
TITLE: Capital Market Tests of Risk Exposure of Loan Sales Activities of
Large U.S. Commercial Banks
AUTHOR(S) AFFILIATION: U New Orleans

?show files;ds

File 9:Business & Industry(R) Jul/1994-2004/Jun 23
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File 15:ABI/Inform(R) 1971-2004/Jun 23
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File 20:Dialog Global Reporter 1997-2004/Jun 24
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File 148:Gale Group Trade & Industry DB 1976-2004/Jun 24
(c)2004 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2004/Jun 24
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Set	Items	Description
S1	3109999	CREDIT? ? OR (POOL? ? OR GROUP? ? OR COLLECTIVE? ?)(3N)OBLIGATION?
S2	186824	S1(5N)(TWO OR 2 OR SECOND OR 2ND OR DOUBLE? ? OR TWOFOLD OR DUAL OR PAIR OR TWIN)
S3	48533	CONVEYANC??? OR (TRANSFER? OR CONSIGN? OR ASSIGN? OR HANDOVER OR HAND???())OVER OR DEVOLV??? OR DEVOLUTION)(2N)(TITLE? ? OR PROPERTY??? OR REAL()ESTATE OR REALESTATE)
S4	155250	TRANCHE OR TRANCH OR COLLATERALIZED()MORTGAGE()OBLIGATION? ? OR CMO OR MORTGAGE()BACKED()SECURIT??? OR REAL()ESTATE()MORTGAGE()INVESTMENT()CONDUIT OR REMIC OR (INVESTMENT()GRADE)(3N-)(MORTGAGE()BOND)
S5	10958	(SUPPORT OR COMPANION OR SUBORDINATE)(3N)(BOND? ? OR PLANNED()AMORTIZATION()CLASS OR PAC)
S6	5624	SUBORDINATE? ?(3N)(POOL? ? OR HOLDER? ? OR GROUP? ? OR COLLECTIVE? -?)
S7	519	S3 AND S4 /
S8	60	S2(10N)(S5 OR S6 OR S7)
S9	0	(S2 AND S7)(10N)(S5 OR S6)
S10	1	S5 AND S6 AND S7
S11	64	S3(S)S4
S12	54	S2(10N)(S5 OR S6 OR S11)
S13	21	S3(10N)S4
S14	53	S2(10N)(S5 OR S6 OR S13) /
S15	31	S14 NOT PY>2000
S16	31	S15 NOT PD=20001129:20040731
S17	20	RD (unique items)

17/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01110705 97-60099

Syndicated loans

Anonymous

Euroweek n425 PP: 12-21 Oct 20, 1995

ISSN: 0952-7036 JRNL CODE: EUW

WORD COUNT: 10095

...TEXT: UBS, Union Bank and WestLB. The company will use the direct-pay
L/C to **support** tax-exempt **bonds** .

NationsBank has launched a **two** -year \$80m revolving **credit** for INET. The
Maryland-based network computing company will use the loan for general
corporate...

17/3,K/5 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06975649 Supplier Number: 58925212 (USE FORMAT 7 FOR FULLTEXT)

CDOs Pull Spreads in on Subordinate Tranches.

Rubinstein, Peter; Varunok, Paul; Analysts; Strategies, Fixed Income;
Securities, Prudential

Asset Sales Report, pITEM00024007

Jan 24, 2000

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1012

... not large. Only \$18.75 billion of last year's volume used the
senior/subordinated **credit** -support structure, producing about \$ 2 .5
billion to \$3.0 billion in new **subordinate** - **bond** supply. About 20% of
the old HEL deals that will approach a clean-up call...

17/3,K/10 (Item 9 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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01085587 Supplier Number: 41212168

**U S Gold gets a green light: Sells one Nev project to Amax so it can move
on another**

American Metal Market, p2

March 6, 1990

Language: English Record Type: Abstract

Document Type: Magazine/Journal; Tabloid; Trade

ABSTRACT:

...will be used to reduce bank indebtedness. The bank, together with the
company's largest **subordinated** debt **holder** , intends to make available,
with certain restrictions, an additional \$ 2 .5 million line of **credit** ,
the company said.

U.S. Gold suffered construction cost overruns at Tonkin Springs recently
that...

17/3,K/16 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2004 The Gale Group. All rts. reserv.

06509406 SUPPLIER NUMBER: 14442647 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Banks as a source of capital. (Capital Access and Commercial Banking Relationships)

Kelly, Vincent K.

Topics in Health Care Financing, v19, n4, p21(14)

Summer, 1993

ISSN: 0095-3814

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 7329

LINE COUNT: 00581

... can borrow for a wide array of general corporate purposes, (2) intermediate-term funded loans (2 to 10 years), and (3) **credit** enhancement commitments that provide credit **support** to **bond** financings issued by the hospital.

Short-term credit facilities

Many hospitals have in place lines...

17/AA,AN,TI/1 (Item 1 from file: 15)
DIALOG(R)File 15:(c) 2004 ProQuest Info&Learning. All rts. reserv.

01110705 97-60099
Syndicated loans

17/AA,AN,TI/2 (Item 1 from file: 16)
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

07771029 Supplier Number: 64994669
ARMS II Fund VIII A\$726.0M Expected 'AAA' Rtg By Fitch.

17/AA,AN,TI/3 (Item 2 from file: 16)
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

07698499 Supplier Number: 64153244
Fitch Rates El Paso Elec Co.'s Unsec Poll Cntrl Bnds 'BB+'.

17/AA,AN,TI/4 (Item 3 from file: 16)
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

06985843 Supplier Number: 59109987
ARMS II Fund VI A\$289.5M Expected ``AAA'' Rtg By Fitch IBCA.

17/AA,AN,TI/5 (Item 4 from file: 16)
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

06975649 Supplier Number: 58925212
CDOs Pull Spreads in on Subordinate Tranches.

17/AA,AN,TI/6 (Item 5 from file: 16)
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

06853119 Supplier Number: 58056643
S&P Assigns Preliminary Ratings to GMAC Commercial Mortgage 1999-CTL1.

17/AA,AN,TI/7 (Item 6 from file: 16)
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

06347454 Supplier Number: 54658135
Fitch IBCA Rates New Mexico Education Loan Revenue Bonds - Fitch IBCA -.

17/AA,AN,TI/8 (Item 7 from file: 16)
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

06337462 Supplier Number: 54625041
S&P Rates Edison Mission Holdings 'BBB-'.

17/AA,AN,TI/9 (Item 8 from file: 16)
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

01402222 Supplier Number: 41671569
MBS RESEARCH: BARINGS REVIEWS UK MBS MARKET

17/AA,AN,TI/10 (Item 9 from file: 16)
DIALOG(R)File 16:(c) 2004 The Gale Group. All rts. reserv.

01085587 Supplier Number: 41212168
U S Gold gets a green light: Sells one Nev project to Amax so it can move
on another

17/AA,AN,TI/11 (Item 1 from file: 20)
DIALOG(R)File 20:(c) 2004 The Dialog Corp. All rts. reserv.

08598407
S&P Assgns Prelim Rtgs to GMAC Comm. Mtge. 1999-CTL1

17/AA,AN,TI/12 (Item 2 from file: 20)
DIALOG(R)File 20:(c) 2004 The Dialog Corp. All rts. reserv.

07590152
ARMS II Fund IV A\$242.5M Expected 'AAA' Rtg By Fitch IBCA

17/AA,AN,TI/13 (Item 3 from file: 20)
DIALOG(R)File 20:(c) 2004 The Dialog Corp. All rts. reserv.

05678155
S&P Rates ZSC Specialty Chemicals 'BB-'; Outlk Stble

17/AA,AN,TI/14 (Item 1 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

11591680 SUPPLIER NUMBER: 55982335
Results of Negotiated Sales. (Statistical Data Included) (Illustration)

17/AA,AN,TI/15 (Item 2 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

06779433 SUPPLIER NUMBER: 14745375
CMC SECURITIES CORPORATION III \$239.5 MILLION 1993-F 'AAA'/'AA' BY FITCH --
FITCH FINANCIAL WIRE --

17/AA,AN,TI/16 (Item 3 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

06509406 SUPPLIER NUMBER: 14442647
Banks as a source of capital. (Capital Access and Commercial Banking
Relationships)

17/AA,AN,TI/17 (Item 4 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

04528244 SUPPLIER NUMBER: 08780669
U.S. Gold gets a green light.

17/AA,AN,TI/18 (Item 5 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

03910888 SUPPLIER NUMBER: 07350986
Kentucky court ruling won't impact revenue bond rating near-term.
(Kentucky's school building revenue bonds) (Standard and Poor's
CreditWire)

17/AA,AN,TI/19 (Item 6 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

03642180 SUPPLIER NUMBER: 07028705
Chemical Bank's boat-backed securities rated by S&P. (Standard and Poor's
CreditWire)

17/AA,AN,TI/20 (Item 7 from file: 148)
DIALOG(R)File 148:(c)2004 The Gale Group. All rts. reserv.

03000460 SUPPLIER NUMBER: 04477996
Standard and Poor's withdraws rating on Shakopee, Minnesota, sports
facility revenue bonds.

?show files;ds

File 476:Financial Times Fulltext 1982-2004/Jun 24

(c) 2004 Financial Times Ltd

File 610:Business Wire 1999-2004/Jun 23

(c) 2004 Business Wire.

File 613:PR Newswire 1999-2004/Jun 23

(c) 2004 PR Newswire Association Inc

File 621:Gale Group New Prod.Annou.(R) 1985-2004/Jun 24

(c) 2004 The Gale Group

File 624:McGraw-Hill Publications 1985-2004/Jun 18

(c) 2004 McGraw-Hill Co. Inc

File 634:San Jose Mercury Jun 1985-2004/Jun 22

(c) 2004 San Jose Mercury News

File 636:Gale Group Newsletter DB(TM) 1987-2004/Jun 23

(c) 2004 The Gale Group

File 810:Business Wire 1986-1999/Feb 28

(c) 1999 Business Wire

File 813:PR Newswire 1987-1999/Apr 30

(c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	1104870	CREDIT? ? OR (POOL? ? OR GROUP? ? OR COLLECTIVE? ?)(3N)OBLIGATION?
S2	82822	S1(5N) (TWO OR 2 OR SECOND OR 2ND OR DOUBLE? ? OR TWOFOLD OR DUAL OR PAIR OR TWIN)
S3	13309	CONVEYANC??? OR (TRANSFER? OR CONSIGN? OR ASSIGN? OR HANDOVER OR HAND???()OVER OR DEVOLV??? OR DEVOLUTION) (2N) (TITLE? ? OR PROPERT??? OR REAL()ESTATE OR REALESTATE)
S4	66860	TRANCHE OR TRANCH OR COLLATERALIZED()MORTGAGE()OBLIGATION? ? OR CMO OR MORTGAGE()BACKED()SECURIT??? OR REAL()ESTATE()MORTGAGE() INVESTMENT()CONDUIT OR REMIC OR (INVESTMENT()GRADE) (3N-) (MORTGAGE() BOND)
S5	5246	(SUPPORT OR COMPANION OR SUBORDINATE) (3N) (BOND? ? OR PLANNED()AMORTIZATION()CLASS OR PAC)
S6	2997	SUBORDINATE? ?(3N) (POOL? ? OR HOLDER? ? OR GROUP? ? OR COLLECTIVE? ?)
S7	125	S3 AND S4
S8	35	S2(10N) (S5 OR S6 OR S7) /
S9	27	S8 NOT PY>2000
S10	27	S9 NOT PD=20001129:20040731
S11	21	RD (unique items)

11/3,K/9 (Item 1 from file: 613)
DIALOG(R)File 613:PR Newswire
(c) 2004 PR Newswire Association Inc. All rts. reserv.

00130369 19990623NYW096 (USE FORMAT 7 FOR FULLTEXT)
DCR Rates C-BASS \$299,682,000 Mortgage Loan Asset-Backed Certificates, Series 1999-CB2
PR Newswire
Wednesday, June 23, 1999 14:25 EDT
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
DOCUMENT TYPE: NEWSWIRE
WORD COUNT: 563

...level of subordination provided to each class
by the aggregate amount of the other classes **subordinate** to it. Loan
Group 2 has additional **credit** enhancement in the form of
overcollateralization
(OC). The OC is created by the pay-down...

11/3,K/13 (Item 1 from file: 624)
DIALOG(R)File 624:McGraw-Hill Publications
(c) 2004 McGraw-Hill Co. Inc. All rts. reserv.

0161869
INDEPENDENT POWER FINANCINGS TOP
Cogeneration Report September 8, 1989; Pg 3
Journal Code: COG ISSN: 8756-372X
Section Heading: Markets
Word Count: 480 *Full text available in Formats 5, 7 and 9*

TEXT:
... time this quarter are letters of credit as financing vehicles. NAESCO
reports that to avoid **double** counting, letters of **credit** that **support**
bonds will not be counted as part of the total financing for the
quarter. The institution...

11/3,K/14 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2004 The Gale Group. All rts. reserv.

04540203 Supplier Number: 58925212 (USE FORMAT 7 FOR FULLTEXT)
CDOs Pull Spreads in on Subordinate Tranches.
Rubinstein, Peter; Varunok, Paul; Analysts; Strategies, Fixed Income;
Securities, Prudential
Asset Sales Report, pITEM00024007
Jan 24, 2000
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1012

... not large. Only \$18.75 billion of last year's volume used the
senior/subordinated **credit** -support structure, producing about \$ 2 .5
billion to \$3.0 billion in new **subordinate** - **bond** supply. About 20% of
the old HEL deals that will approach a clean-up call...

11/3,K/17 (Item 1 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0278262 BW784

AUDIOVOX: Audiovox makes announcement

May 8, 1992

Byline: Business Editors

...Corporation
(AMEX:VOX), on May 6, 1992, completed its negotiations with its
financial institutions and **subordinated** debt holders .

The Company executed a **two** -year revolving **credit** agreement in
place of its existing demand facility which provides for maximum
borrowings of \$60...

11/3,K/21 (Item 3 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0177508 NY021B
S&P CREDITWIRE

DATE: June 16, 1989 09:35 E.T. WORD COUNT: 317

...system to include the legal protections now
afforded to outstanding state-enhanced school building revenue **bonds** and
will adequately **support** school programs including capital and debt
service expenses.

Two state **credit** enhancement programs get minimum ratings. S&P
rates school district lease debt a minimum of...

11/AA,AN,TI/1 (Item 1 from file: 610)
DIALOG(R)File 610:(c) 2004 Business Wire. All rts. reserv.

20001115320B8938
Law Offices Of Charles J. Piven, P.A. Announces Class Action Law Suit Filed
Against Del Global Technologies Corp.

11/AA,AN,TI/2 (Item 2 from file: 610)
DIALOG(R)File 610:(c) 2004 Business Wire. All rts. reserv.

20000905249B1841
ARMS II Fund VIII A\$726.0M Expected 'AAA' Rtg By Fitch

11/AA,AN,TI/3 (Item 3 from file: 610)
DIALOG(R)File 610:(c) 2004 Business Wire. All rts. reserv.

20000814227B7905
Fitch Rates El Paso Elec Co.'s Unsec Poll Cntrl Bnds 'BB+'

11/AA,AN,TI/4 (Item 4 from file: 610)
DIALOG(R)File 610:(c) 2004 Business Wire. All rts. reserv.
20000201032B0284
ARMS II Fund VI A\$289.5M Expected ``AAA'' Rtg By Fitch IBCA

11/AA,AN,TI/5 (Item 5 from file: 610)
DIALOG(R)File 610:(c) 2004 Business Wire. All rts. reserv.
19991207341B1380
S&P Assgns Prelim Rtgs to GMAC Comm. Mtge. 1999-CTL1

11/AA,AN,TI/6 (Item 6 from file: 610)
DIALOG(R)File 610:(c) 2004 Business Wire. All rts. reserv.
19991005278B1261
ARMS II Fund IV A\$242.5M Expected 'AAA' Rtg By Fitch IBCA

11/AA,AN,TI/7 (Item 7 from file: 610)
DIALOG(R)File 610:(c) 2004 Business Wire. All rts. reserv.
19990614165B0463
S&PCORRECT: BB- LT CCR Assigned to ZSC;Outlook Stable

11/AA,AN,TI/8 (Item 8 from file: 610)
DIALOG(R)File 610:(c) 2004 Business Wire. All rts. reserv.
19990609160B0304
S&P Rates ZSC Specialty Chemicals 'BB-'; Outlk Stble

11/AA,AN,TI/9 (Item 1 from file: 613)
DIALOG(R)File 613:(c) 2004 PR Newswire Association Inc. All rts. reserv.
19990623NYW096
DCR Rates C-BASS \$299,682,000 Mortgage Loan Asset-Backed Certificates,
Series 1999-CB2

11/AA,AN,TI/10 (Item 2 from file: 613)
DIALOG(R)File 613:(c) 2004 PR Newswire Association Inc. All rts. reserv.

19990518HSTU049
Fitch IBCA Rates New Mexico Education Loan Revenue Bonds - Fitch IBCA -

11/AA,AN,TI/11 (Item 3 from file: 613)
DIALOG(R)File 613:(c) 2004 PR Newswire Association Inc. All rts. reserv.

19990513NYSP011
S&P Rates Edison Mission Holdings 'BBB-'

11/AA,AN,TI/12 (Item 1 from file: 621)
DIALOG(R)File 621:(c) 2004 The Gale Group. All rts. reserv.

02251827 Supplier Number: 58056643
S&P Assigns Preliminary Ratings to GMAC Commercial Mortgage 1999-CTL1.

11/AA,AN,TI/13 (Item 1 from file: 624)
DIALOG(R)File 624:(c) 2004 McGraw-Hill Co. Inc. All rts. reserv.

0161869
INDEPENDENT POWER FINANCINGS TOP

11/AA,AN,TI/14 (Item 1 from file: 636)
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

04540203 Supplier Number: 58925212
CDOs Pull Spreads in on Subordinate Tranches.

11/AA,AN,TI/15 (Item 2 from file: 636)
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

02330723 Supplier Number: 44549832
COMMUNICATIONS DEALS JAM EURO AIRWAVES

11/AA,AN,TI/16 (Item 3 from file: 636)
DIALOG(R)File 636:(c) 2004 The Gale Group. All rts. reserv.

01361704 Supplier Number: 41671569
MBS RESEARCH: BARINGS REVIEWS UK MBS MARKET

11/AA,AN,TI/17 (Item 1 from file: 810)
DIALOG(R)File 810:(c) 1999 Business Wire . All rts. reserv.

0278262

Audiovox makes announcement

11/AA,AN,TI/18 (Item 2 from file: 810)
DIALOG(R)File 810:(c) 1999 Business Wire . All rts. reserv.

0165899

U.S. Gold reaches accord with senior lender; bio-startup at Tonkin Springs
mine continues

11/AA,AN,TI/19 (Item 1 from file: 813)
DIALOG(R)File 813:(c) 1999 PR Newswire Association Inc. All rts. reserv.

1446838
DCR Rates C-BASS; \$195,994,000 Mortgage Loan Asset-Backed Certificates,
Series 1999-CB1

11/AA,AN,TI/20 (Item 2 from file: 813)
DIALOG(R)File 813:(c) 1999 PR Newswire Association Inc. All rts. reserv.

0661824
CMC SECURITIES CORPORATION III \$239.5 MILLION 1993-F 'AAA' 'AA' BY FITCH --
FITCH FINANCIAL WIRE --

11/AA,AN,TI/21 (Item 3 from file: 813)
DIALOG(R)File 813:(c) 1999 PR Newswire Association Inc. All rts. reserv.

0177508
S&P CREDITWIRE

?show files;ds

File 267:Finance & Banking Newsletters 2004/Jun 18

(c) 2004 The Dialog Corp.

File 268:Banking Info Source 1981-2004/Jun W1

(c) 2004 ProQuest Info&Learning

File 625:American Banker Publications 1981-2004/Jun 24

(c) 2004 American Banker

File 626:Bond Buyer Full Text 1981-2004/Jun 24

(c) 2004 Bond Buyer

File 13:BAMP 2004/May W5

(c) 2004 The Gale Group

File 75:TGG Management Contents(R) 86-2004/Jun W2

(c) 2004 The Gale Group

Set	Items	Description
S1	356256	CREDIT? ? OR (POOL? ? OR GROUP? ? OR COLLECTIVE? ?)(3N)OBLIGATION?
S2	27866	S1(5N)(TWO OR 2 OR SECOND OR 2ND OR DOUBLE? ? OR TWOFOLD OR DUAL OR PAIR OR TWIN)
S3	3785	CONVEYANC??? OR (TRANSFER? OR CONSIGN? OR ASSIGN? OR HANDOVER OR HAND???()OVER OR DEVOLV??? OR DEVOLUTION)(2N)(TITLE? ? OR PROPRT??? OR REAL()ESTATE OR REALESTATE)
S4	31298	TRANCHE OR TRANCH OR COLLATERALIZED()MORTGAGE()OBLIGATION? ? OR CMO OR MORTGAGE()BACKED()SECURIT??? OR REAL()ESTATE()MORTGAGE()INVESTMENT()CONDUIT OR REMIC OR (INVESTMENT()GRADE)(3N-)(MORTGAGE()BOND)
S5	3519	(SUPPORT OR COMPANION OR SUBORDINATE)(3N)(BOND? ? OR PLANNED()AMORTIZATION()CLASS OR PAC)
S6	536	SUBORDINATE? ?(3N)(POOL? ? OR HOLDER? ? OR GROUP? ? OR COLLECTIVE? ?)
S7	161	S3 AND S4
S8	13	S2(10N)(S5 OR S6 OR S7)
S9	6	S8 NOT PY>2000
S10	6	S9 NOT PD=20001129:20040731
S11	6	RD (unique items)

11/3,K/2 (Item 1 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2004 ProQuest Info&Learning. All rts. reserv.

00334998 (USE FORMAT 7 OR 9 FOR FULLTEXT)
PaineWebber executive presents profile of 125% LTV sector
Anonymous
Origination News, v7, n7, p67, Apr 1998 DOCUMENT TYPE: Journal Article
ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 00446

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... protection for senior bondholders, a third step-down test was
invented. In a nutshell, before **subordinate bonds** can collect, the
original **credit** support levels must have **doubled** in percentage terms.
Once the pool passes the step-down tests, the lock-out is...

11/3,K/5 (Item 1 from file: 626)
DIALOG(R)File 626:Bond Buyer Full Text
(c) 2004 Bond Buyer. All rts. reserv.

0217583
Results of Negotiated Sales
The Bond Buyer - October 4, 1999; Pg. 16; Vol. 329, No. 30739
Word Count: 2,773

BYLINE:
Compiled by Yvonne Tracey & Lillian Roggio

TEXT:
...Sutcliffe, San Francisco.

Clark County

Sep 29, 1999 \$38,800,000

Adjustable Rate Airport System **Subordinate** Lien Revenue **Bonds** ,
Series
1999B- 2 (Letter of **Credit** issued by Bayerische Landesbank Girozent)
Mandatory Tender Mar 1, 2000. (book entry).

Dated Oct 13...

11/AA,AN,TI/1 (Item 1 from file: 267)
DIALOG(R)File 267:(c) 2004 The Dialog Corp. All rts. reserv.

04561162
CDOs Pull Spreads in on Subordinate Tranches

11/AA,AN,TI/2 (Item 1 from file: 268)
DIALOG(R)File 268:(c) 2004 ProQuest Info&Learning. All rts. reserv.

PaineWebber executive presents profile of 125% LTV sector

11/AA,AN,TI/3 (Item 2 from file: 268)
DIALOG(R)File 268:(c) 2004 ProQuest Info&Learning. All rts. reserv.

PaineWebber senior vice president profiles the 125% LTV sector

11/AA,AN,TI/4 (Item 3 from file: 268)
DIALOG(R)File 268:(c) 2004 ProQuest Info&Learning. All rts. reserv.

Communications deals jam Euro airwaves

11/AA,AN,TI/5 (Item 1 from file: 626)
DIALOG(R)File 626:(c) 2004 Bond Buyer. All rts. reserv.

0217583
Results of Negotiated Sales

11/AA,AN,TI/6 (Item 2 from file: 626)
DIALOG(R)File 626:(c) 2004 Bond Buyer. All rts. reserv.

0121294
FBI Did Not Target Former Indiana Controller, U.S. Attorney Says in Reply
to Operative's Claim

09677153

=> dis his

(FILE 'HOME' ENTERED AT 11:12:22 ON 24 JUN 2004)

FILE 'CONFSCI' ENTERED AT 11:12:30 ON 24 JUN 2004

L1 132 S CREDIT# OR (POOL# OR GROUP# OR COLLECTIVE#) (3A) OBLIGATION?
L2 3 S L1 (5A) (TWO OR 2 OR SECOND OR 2ND OR DOUBLE# OR TWOFOLD OR DUA
L3 135 S CONVEYANC### OR (TRANSFER? OR CONSIGN? OR ASSIGN? OR HANDOVER
L4 5 S TRANCHE OR TRANCH OR COLLATERALIZED(W) MORTGAGE(W) OBLIGATION#
L5 1 S (SUPPORT OR COMPANION OR SUBORDINATE) (3A) (BOND# OR PLANNED(W)
L6 0 S SUBORDINATE# (3A) (POOL# OR HOLDER# OR GROUP# OR COLLECTIVE#)
L7 0 S L3 AND L4
L8 0 S L2 (10A) (L5 OR L6 OR L7)
L9 0 S L2 AND (L5 OR L6 OR L7)